

TAXPAYER IDENTIFICATION NUMBER AND WITHHOLDING INSTRUCTIONS

IN GENERAL

The federal income tax law may require us to withhold federal income tax from the payment that you requested. This is explained more fully below. In reading these explanations, you should keep in mind that the taxable income portion of any payment from an annuity is not "interest income", but rather is "other taxable income."

By January 31 of next year, you will receive a statement from us showing the taxable portion of the payment, if determinable from our records, or the full amount of the payment, and showing the total of any income tax withheld during the year. You can take the amount of any tax withheld as a credit for taxes paid when you file your income tax return.

BACKUP WITHHOLDING ON INTEREST INCOME

If the payment you have requested includes any taxable interest income, we must withhold Federal Income Taxes at a rate of 20% of the interest if you have not provided us with your Taxpayer Identification Number (TIN) or if the IRS has notified us that your TIN is incorrect. If that is the case, we are sending an IRS Form W-9 along with this form. If you do not want us to withhold, please complete, sign and return the Form W-9 when you return this form. We will not withhold in respect to taxable interest if we have not sent you a

Form W-9 with this form. (Generally, an individual's TIN is his or her Social Security Number.)

If you do not have a Taxpayer Identification Number you may apply for one through your local Social Security Administration or IRS office using this Form SS-5.

ELECTIVE WITHHOLDING ON OTHER TAXABLE INCOME

If the payment you have requested includes any taxable income other than interest income, we must withhold federal income tax unless you tell us not to withhold or unless the taxable income is under \$200. If we withhold, withholding will only apply to the portion of your payment that is included in your income subject to Federal income tax. Thus, for example, there will be no withholding on the return of your own nondeductible contributions to the contract. If we withhold, we will withhold at the rate of 10% of the amount of taxable income in your payment.

You may elect to avoid withholding by checking the "I do not wish to have Federal Tax Withheld" box.

If you elect to avoid withholding, or if you do not have enough Federal income tax withheld from your payment, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

SIGNATURE INSTRUCTIONS

SIGNATURE BY OWNER -

Owner must sign name as it appears in the contract. The signature of a woman who has married since the contract was issued should add her present surname to her name as it appears in the contract.

SIGNATURE BY ASSIGNEE -

If the signer of the form is an assignee and the assignee is a bank, or other financial institution or corporation, an officer must sign with the title affixed. Name of corporate entity must appear above the signature.

SIGNATURE ON BEHALF OF A CORPORATION -

If the signer of form is a corporation, an officer of the corporation must sign on behalf of the corporation with the title affixed. If the proceeds are payable to the Insured an officer other than the Insured must sign indicating his/her title. Name of corporation must appear above the signature.

SIGNATURE ON BEHALF OF PARTNERSHIP -

If the signer of the form is a partnership the name of the partnership must be given. A partner other than the Insured must sign.

SIGNATURE ON BEHALF OF TRUST -

If the signer of the form is a Trust, the authorized Trustees must sign designating themselves as Trustees. The name of the Trust must appear above the signatures.