

1. PARTICIPANT INFORMATION

Name: _____ Daytime Phone: _____ Date of Birth: _____
 Address: _____ City: _____ State: _____ ZIP: _____
 Social Security or Tax Identification #: _____
 Employment Status with Employer Sponsoring the Plan (Choose One): Currently Employed Separated from Service as of _____ (date)

2. PAYMENT OPTION

- **Attainment of Age 70½**
 - Generally, you are required to start taking payments from your account each calendar year beginning the later of the calendar year you attain age 70½ or the calendar year in which you retire from the employer sponsoring the plan. If this is an IRA or is a retirement plan account of which you own 5% or more of the plan sponsor, you are required to start taking payments starting the calendar year you attain age 70½.
 - Your required minimum distribution will be based on the combined life expectancy of you and a beneficiary who is assumed to be 10 years younger than you unless your spouse is your sole beneficiary and is more than 10 years younger than you in which case we will use the combined life expectancies of you and your spouse. See the Legal Information pages.
- **Beneficiary Required Distributions**
 - Distributions may be required to begin by 12/31 of the year following the year of death. See the Legal Information pages for more information on required distributions.

Choose one payment option below for attainment of age 70½ or for a Beneficiary Required Distribution.

Automatic Payments (AIG Retirement Services Company Calculate)

I request that AIG Retirement Services Company calculate and distribute my required distribution beginning on the _____ day (between 5th-24th) of _____ for this year and each subsequent year.

Choose payment frequency:

- monthly quarterly
 semi-annually annually

Automatic Payments (Client Calculate)

I calculated my minimum distribution and request a distribution of \$_____ per payment beginning on the _____ day (between 5th-24th) of _____ from my account this year and each subsequent year.

Choose payment frequency:

- monthly quarterly
 semi-annually annually

Lump Sum

I request that AIG Retirement Services Company distribute my entire account balance at this time. (Mandatory 20% withholding tax may apply.)

Annuity

I would like to purchase an immediate annuity to satisfy my minimum distribution requirements. Please have a financial advisor contact me.

No Payment at this Time

3. SPECIAL INSTRUCTIONS

4. BENEFICIARY INFORMATION Information entered here will replace existing beneficiary information for all accounts listed in Section 1.

- SEE OPTIONS FOR BENEFICIARY PAGE FOR HELPFUL HINTS WHEN SELECTING A BENEFICIARY.
- If you wish to name additional beneficiaries, you may use a separate signed and dated sheet and attach it to this form.
- If no percentage is indicated on multiple beneficiaries, the benefits will be divided equally.

Primary Beneficiary

Receives any remaining benefits upon the participant's death. If designating a minor beneficiary see below.

Name: _____ Minor: yes no
 Address: _____
 City: _____ State: _____ ZIP: _____
 SS#: _____ Date of Birth: _____
 Relationship: _____ %: _____

Contingent Beneficiary

Receives any remaining benefits if the primary beneficiary(ies) is deceased at the time of the participant's death. If designating a minor beneficiary, see below.

Name: _____ Minor: yes no
 Address: _____
 City: _____ State: _____ ZIP: _____
 SS#: _____ Date of Birth: _____
 Relationship: _____ %: _____

Custodian for Minor Beneficiary

VALIC will pay claims only to a custodian or through an alternative guardianship arrangement for a beneficiary who is a minor. If you have named a minor as a primary or a contingent beneficiary, please designate a custodian for the beneficiary who is a minor under your state's Uniform Transfers (Gifts) to Minors Act or contact a local attorney regarding other alternatives to guardianship requirements.

_____ as Custodian for _____ under the _____ Uniform Transfers (Gifts) to Minors Act.
 (name of custodian) (name of minor beneficiary) (state)

5. DELIVERY INSTRUCTIONS (Choose One)

- Mail check to address on record.
- Mail check to the address indicated in Section 1.

If you have changed your address of record within the past 15 business days or if your check is to be mailed to a third party's address, please provide a Signature Guarantee from a financial institution.

Default Delivery Instructions. If you do not select a delivery option, a check will be mailed to you at the address on your quarterly statement.

- Electronic Funds Transfer or** **Mail Check to Bank Address**
 (Complete this section and attach voided check for either option.)

Bank Name: _____
 Bank Address: _____
 City: _____ State: _____
 ZIP: _____ Bank Phone: _____
 Bank Account #: _____ Checking Savings
 ABA Routing # (EFT Only): _____

6. INCOME TAX WITHHOLDING INSTRUCTIONS

Federal Withholding Information

AIG Retirement Services Company may be required to withhold 20% from your distribution. If 20% withholding does not apply, AIG Retirement Services Company will withhold 10% of any taxable amount unless otherwise indicated below.

Federal Withholding Instructions

- DO NOT withhold any federal income taxes unless mandated by law.
- DO withhold federal taxes in the total amount of _____% or \$ _____
 (cannot be less than any mandatory taxes)

State Withholding Instructions

- DO NOT withhold any state taxes unless mandated by law.
- DO withhold state taxes in the total amount of _____% or \$ _____
 (cannot be less than mandatory or employer-imposed withholding)

Notice to Non-resident Aliens: A payment to an address outside the United States may be withheld at a 30% rate unless the payee submits a completed IRS form W-8BEN.

7. PARTICIPANT APPROVAL

- I represent that all statements and answers provided on this form are complete and accurate to the best of my knowledge and belief.
- I have read and understand the information provided in the Legal Information pages of this form.

 Participant Signature

 Date

OPTIONS FOR BENEFICIARIES

IF DEATH OCCURRED ON OR AFTER PARTICIPANT STARTED RECEIVING REQUIRED MINIMUM DISTRIBUTION PAYMENTS:

SPOUSAL BENEFICIARY

- An annual distribution is required.
- The minimum distributions must continue and must start by 12/31 of the year following the year of the participant's death.

NON-SPOUSAL BENEFICIARY

- An annual distribution is required.
- The minimum distributions must continue and must start by 12/31 of the year following the year of the participant's death.

TRUST AS BENEFICIARY

- An annual distribution is required.
- The minimum distributions must continue and must start by 12/31 of the year following the year of the participant's death.
- The trust must be valid under state law.
- The trust must have a tax ID number.
- The trustee must provide a complete copy of the trust agreement or provide a certified list of all beneficiaries of the trust, including any residuary beneficiaries, along with their dates of birth.

NO DESIGNATED BENEFICIARY/ESTATE AS BENEFICIARY

- An annual distribution is required.
- The minimum distributions must continue and must start by 12/31 of the year following the year of death.

BENEFICIARY OF A BENEFICIARY ACCOUNT

- An annual distribution is required.
- The minimum distributions must continue and must start by 12/31 of the year following the year of death.

IF DEATH OCCURRED BEFORE PARTICIPANT STARTED RECEIVING REQUIRED MINIMUM DISTRIBUTION PAYMENTS:

SPOUSAL BENEFICIARY

- You may postpone distributions until 12/31 of the year the deceased participant would have attained 70½.
- You may begin distributions by 12/31 of the year following the year of the participant's death. Annual distributions are thereafter required.
- If you do not begin distributions by 12/31 of the year following the year of the participant's death, or if you do not postpone distributions until the year the deceased participant would have attained 70½, you are assumed to have elected to wait until the participant would have turned 70½.
- If no election is made, spousal beneficiaries of IRAs will be presumed to have elected to treat the account as if it were his/her own.

NON-SPOUSAL BENEFICIARY

- You may elect to take Periodic distributions which must begin by 12/31 of the year following the year of the participants death. An annual distribution is required.
- You may elect to take distribution of the entire amount within five years of the date of death.
- If no election is made, you are assumed to have elected to take Periodic distributions, unless the Plan provides otherwise.

TRUST AS BENEFICIARY

- You may elect to take Periodic distributions by 12/31 of the year following the year of the participant's death. An annual distribution is required.
- You may elect to take distribution of the entire amount within five years of the date of death.
- If no election is made, you are assumed to have elected to take Periodic distributions, unless the Plan provides otherwise.
- The trust must be valid under state law.
- The trust must have a tax ID number.
- The trustee must provide a complete copy of the trust agreement or provide a certified list of all beneficiaries of the trust, including any residuary beneficiaries, along with their dates of birth.

NO DESIGNATED BENEFICIARY/ESTATE AS BENEFICIARY

- The entire account must be distributed within five years of the date of death. Annual distributions are not required.

BENEFICIARY OF A BENEFICIARY ACCOUNT

- An annual distribution is required.
- The minimum distributions must start by 12/31 of the year following the year of death.

LEGAL INFORMATION

Distributions may be restricted by tax law or the terms of your employer's plan. If you have any questions, contact our Client Care Center at **1-888-568-2542**, your financial advisor, or Plan Administrator for more information about these restrictions.

GENERAL RULE - REQUIRED MINIMUM DISTRIBUTIONS

Federal tax law requires that you start taking a minimum amount from your account each year (generally by December 31) beginning the later of the calendar year in which you attain age 70½ or the calendar year in which you retire from the employer sponsoring the plan, if provided under your employer's plan. There is an exception which allows you to defer payment of your first required distribution until the following April 1; however, you will still be required to take another annual minimum distribution by December 31 of the same year. These payments are taxable in the year they are made at ordinary income tax rates. There is a 50% penalty tax on required distributions that are not distributed.

403(b) Plan: The above rule applies only to contributions and earnings on your account made on or after December 31, 1986. At age 75 or the year of actual retirement from the employer sponsoring the plan, you are required to begin taking distributions on the December 31, 1986 remaining balance.

IRAs: Distributions from IRAs are required to begin by April 1st following the year in which you attain age 70½.

OWNERSHIP OF BUSINESS SPONSORING THE PLAN

If you own 5% or more of the plan sponsor, your distributions are required to begin by April 1st of the year following the year in which you attain age 70½.

457 DEFERRED COMPENSATION PLANS

Elections for Private Tax-Exempt Deferred Compensation plans are irrevocable.

You are not subject to these requirements if:

Your plan type is 457(b), meaning you are employed by a private, not-for-profit employer; **and**

Your employer's plan and your Deferred Compensation Agreement with your employer were in existence on August 16, 1986; **and**

Your deferral formula or amount has not changed nor your contributions interrupted since that date.