

# Non-Financial Change Form

Overnight deliveries can be sent to:  
2006 Wade Hampton Blvd.  
Greenville, SC 29615-1064  
USA

Please Print All Information Below

## Section 1. Contract Owner's Information

First Name	M	Last	Contract Number	
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	
Residence, Street Address	City		State	Zip
<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>
Home Phone Number	<input type="text"/>	Social Security Number	<input type="text"/>	
Date of birth	<input type="text"/>	Cell Phone Number	<input type="text"/>	
Work Phone Number	<input type="text"/>	Email Address	<input type="text"/>	

Are you a U.S. Citizen?  Yes  No      Country of residence: \_\_\_\_\_

(If the answer is "NO" you will need to fill out a W8-BEN form and send the form to Zurich, Administrative Offices, PO BOX 19097, Greenville, SC 29602-9097)

## Section 2. Address Change

Check One:

- |                                      |   |
|--------------------------------------|---|
| <input type="checkbox"/> Owner       | <input type="checkbox"/> Contingent Annuitant   |
| <input type="checkbox"/> Joint Owner | <input type="checkbox"/> Primary Beneficiary    |
| <input type="checkbox"/> Annuitant   | <input type="checkbox"/> Contingent Beneficiary |

New Residence, Street	City	State	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
New Home Phone Number	<input type="text"/>	Check One:	<input type="checkbox"/> Temporary <input type="checkbox"/> Permanent

If you are permanently moving to another State, and if you are currently receiving distributions or annuity payments (Systematic Withdrawal, RMD's...etc.) please check your new State's income tax withholding rules and fill out Section 9.

If you are living in a country other than the United States of America and are currently receiving distributions, annuity payments (Systematic Withdrawal, RMD's ... etc.), you must complete **Section 8** of this form.

**Section 3. Name Change**

Check One:

- Owner
- Joint Owner
- Annuitant
- Contingent Annuitant
- Primary Beneficiary
- Contingent Beneficiary

Print Previous Name:

Previous Name Signature:

Print New Name:

New Name Signature:

**Reason for Name Change**

Check One:

- Marriage
- Divorce
- Other (Please explain)

Other Explain:

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**Section 4. Beneficiary Update and Change**

Please note that you must list all of your Primary Beneficiaries not just the ones that are new. This revised list will represent your updated selection of Primary beneficiaries.

(You may designate additional Primary and Contingent beneficiaries on a signed and dated separate sheet of paper.)

**Primary Beneficiaries**

Full Name			
Full Address			
Home Phone			
Work Phone			
Cell Phone			
Email			
Relationship to Owner			
Social Security #			
Date of Birth	M_____ D_____ Y_____		
Allocation Percentage	What % do you want this Primary Beneficiary to have	%	
Full Name			
Full Address			
Home Phone			
Work Phone			
Cell Phone			
Email			
Relationship to Owner			
Social Security #			
Date of Birth	M_____ D_____ Y_____		
Allocation Percentage	What % do you want this Primary Beneficiary to have	%	

**PLEASE MAKE SURE THAT THE SUM OF THE %'s FOR THE PRIMARY BENEFICIARIES TOTALS 100%**

- The new designation cancels all previous designations, subject to the rights of any existing assignment.
- Unless otherwise indicated, the right to change the beneficiary is reserved by the owner(s).
- If a trust is being named, indicate the full name of the trust and the date it was established as well as the first and last page of the trust.
- Percentage: designations must equal 100%.
- Such change will take effect when we receive and record it at our home office. After we receive and record the change form, it will take effect on the date the change was signed. However, any action taken by us before such change is received and recorded will remain valid.
- If not enough space is allocated for your beneficiaries please use Section 5 with all the same information from this section.

Please note that you must list all of your Contingent Beneficiaries not just the ones that are new. This revised list will represent your updated selection of Contingent beneficiaries.

**(Will only be considered if all PRIMARY Beneficiaries Are No Longer Living)**

Full Name			
Full Address			
Home Phone			
Work Phone			
Cell Phone			
Email			
Relationship to Owner			
Social Security #			
Date of Birth	M_____ D_____ Y_____		
Allocation Percentage	What % do you want this Contingent Beneficiary to have	%	
Full Name			
Full Address			
Home Phone			
Work Phone			
Cell Phone			
Email			
Relationship to Owner			
Social Security #			
Date of Birth	M_____ D_____ Y_____		
Allocation Percentage	What % do you want this Contingent Beneficiary to have	%	

**PLEASE MAKE SURE THAT THE SUM OF THE %'s FOR THE CONTINGENT BENEFICIARIES TOTALS 100%**

- The new designation cancels all previous designations, subject to the rights of any existing assignment.
- Unless otherwise indicated, the right to change the beneficiary is reserved by the owner(s).
- If a trust is being named, indicate the full name of the trust and the date it was established as well as the first and last page of the trust.
- Percentage: designations must equal 100%.
- Such change will take effect when we receive and record it at our home office. After we receive and record the change form, it will take effect on the date the change was signed. However, any action taken by us before such change is received and recorded will remain valid.
- If not enough space is allocated for your beneficiaries please use Section 5 with all the same information from this section.

**Section 5. Additional information or instructions**

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**Section 6. Maturity Date Change – (Please Note: Maturity date cannot exceed the date when the named annuitant turns 91 years of age.)**

Change maturity date to:

*(Please check with your plan administrator to determine if your qualified plan is subject to plan restrictions).*

ZALICO requires that all polices are annuitized no later than when the named annuitant turns 91 years of age.

**Section 7. Ownership Change (Applicable to Non-Qualified and Custodial IRA Accounts Only)**

Check One:  Owner  Joint Owner

Name of New Owner:

New Owner Signature:

Street Address  City  State

Zip  Home Phone Number:  Date of Birth:

Social Security Number:  Cell Phone

Email address  Work Phone Number

- The new ownership designation cancels all previous designations.
- The new address will replace the existing address on record.
- The existing owner(s) must sign in Section 10.
- If requesting ownership change to a trust, please include a copy of the trust document, trust name, trustee's name, trust date, tax ID and trustee's signature.
- A change of owner may have tax consequences. ZALICO strongly suggests you consult your attorney, accountant, and tax advisor for more information.

If you are living in a country other than the United States of America and are currently receiving distributions, annuity payments (Systematic Withdrawal, RMD's ... etc.), you must complete **Section 8** of this form.

**Section 8. Foreign Wire Instruction** (required for payees who live outside the USA)

- I (we) live outside of the United States of America. I have completed the form **ZA-2001 International Wire Transfer Authorization** and enclosed it with this form.

Note: Please go to the website <https://www.zurichamericanlifeinsurance.com/> and click on the menu link of Customer Service/ Download Forms to download ZA-2001 form. You can also use Customer Service Phone number 1-800-499-0523 or Fax number 1-866-605-3962 to request the form.

**Section 9. State Income Tax Withholding**

**State Tax Withholding Rules**

State Income Tax Withholding is based on your legal state of residence as shown in our records.

The amount of State Income Tax Withheld (if any) for annuity or distribution payments is based on whether your payment is a periodic or non-periodic distribution and then depending on the classification of the tax status of your contract i.e. Ira, 403(b) and non-qualified.

Please refer to the attached document – State Income Tax Withholding information document for guidance in checking the box that applies to you.

Please select one of the following categories.

**State Income Tax Elections**

A. No State Income Tax Withholding

My legal state of residence is one of the states classified in the attached document as – No State Income Tax Withholding. I confirm

- There will be no amounts withheld for State Income Tax Withholding.

B. Voluntary State Income Tax Withholding

My legal state of residence is one of the states classified in the attached document as a – Voluntary State Income Tax Withholding. I elect

- Not to have any amounts withheld.
- To have an amount withheld of \_\_\_\_\_% of the taxable amount of my annuity or distributions payments paid.

C. Required State Income Tax Withholding – Elections permitted in Certain Circumstances

My legal state of residence is one of the states classified in the attached document as a – Required State Income Tax Withholding – Elections permitted in Certain Circumstances. I elect

Please note this section is not for residents of California and Vermont

- Not to have any amounts withheld – (my transaction allows me to elect out of withholding).
- To have an amount withheld equal to the default state income tax withholding Percentage of my legal state of residence, multiplied by the taxable amount of my annuity or distribution payments paid.
- To have an amount withheld of \_\_\_\_\_% of the taxable amount of my annuity or Distribution payments paid.

Please note this section is for residents of California and Vermont only

- Not to have any amounts withheld – (my transaction allows me to elect out of withholding).
- To have an amount withheld equal to the default state income tax withholding percentage (10% CA; 27% VT) of my legal state of residence, multiplied by the Federal Income Tax amount withheld pursuant to my annuity or distribution payments paid.
- To have an amount withheld of \_\_\_\_\_% of the taxable amount of my annuity or distribution payments paid.

D. Mandatory State Income Tax Withholding when Federal Income Tax is withheld

My legal state of residence is one of the states classified in the attached document as a – Mandatory State Income Tax Withholding when Federal Income Tax is withheld. I elect

- Not to have any amounts withheld – (applicable if federal income taxes have not been withheld except for Michigan).
- To have an amount withheld equal to the default state income tax withholding percentage of my legal state of residence, multiplied by the taxable amount of my annuity or distribution payments paid.
- To have an amount withheld of \_\_\_\_\_% of the taxable amount of my annuity or distribution payments paid.

E. Mandatory State Income Tax Withholding on all taxable distribution

My legal state of residence is one of the states classified in the attached document as a – Mandatory State Income Tax Withholding on all taxable distribution. I elect

- To have an amount withheld equal to the default state income tax withholding percentage of my legal state of residence, multiplied by the taxable amount of my annuity or distribution payments paid.

**Section 10: Signatures of Owner(s)**

By signing below, the Owner(s), Participant and Plan Administrator hereby certify that the information provided in this request is complete and accurate, and understand that this request will be processed according to the information provided.

If there is any inconsistency between the language in this form and the language in the contract, the language in the contract will take precedent.

Name of Contract Owner: \_\_\_\_\_

Contract Owner's Signature \_\_\_\_\_ Date: \_\_\_\_\_

Name of Joint Contract Owner (if any): \_\_\_\_\_

Joint Contract Owner's Signature (if any) \_\_\_\_\_ Date: \_\_\_\_\_

Name of Participant (if other than owner): \_\_\_\_\_

Participant's Signature \_\_\_\_\_ Date: \_\_\_\_\_

Name of Plan Administrator: \_\_\_\_\_

Plan Administrator's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Note: All Signatures above are to be guaranteed.**

Signature Guarantee with Medallion Stamp:

(Bank Officer Medallion or Broker Dealer Medallion)





**Section 11. Spousal Consent Signatures**

Spousal Consent for Community Property States: If the plan participant is a resident of AZ, CA, ID, LA, NV, NM, TX, WA or WI, spousal consent is required unless the participant has no legal spouse.

Signature of Contract Owner's Spouse: \_\_\_\_\_ Date: \_\_\_\_\_

Check here if Contract Owner has no legal spouse

Contract Owner's Spousal Consent for ERISA plans: I hereby consent to the request as stated above. I understand that a spouse is guaranteed certain rights to assets in this retirement account by federal law and that these include the right to a pre-retirement survivor's annuity and a joint and survivor annuity and that these rights could be diminished by changes to the contract.

Signature of Contract Owner's Spouse: \_\_\_\_\_ Date: \_\_\_\_\_

Check here if Contract Owner has no legal spouse

**Note: All Signatures above are to be guaranteed.**

Signature Guarantee with Medallion Stamp:

(Bank Officer Medallion or Broker Dealer Medallion)



**Zurich American Life  
Insurance Company (ZALICO)**

Administrative Offices:  
PO BOX 19097  
Greenville, SC 29602-9097  
1.800.449.0523

## **ATTACHMENT B**

# **STATE INCOME TAX WITHHOLDING INFORMATION DOCUMENT**

This document is intended to provide you with information regarding state income tax withholding rules applicable to retirement-type distributions by an insurance company, such as ZALICO, in effect as of December, 2017. State laws are subject to change from time to time. The information below is based on ZALICO's understanding of the relevant laws; ZALICO does not warrant that the information is correct, nor does it undertake to update the information to reflect changes in state laws. This document is not intended or written as specific legal or tax advice and may not be relied on for purposes of avoiding any state tax penalties. Neither ZALICO nor any of its employees or representatives is authorized to give legal or tax advice.

### **State Income Tax Withholding—General Information**

State income tax withholding is based on your legal state of residence as shown in our records. Please notify us if you maintain a different legal residence.

The amount of tax withheld (if any) may be based on whether your payment is a periodic distribution or a non-periodic distribution. A series of payments made at regular intervals over a person's life or over a period of greater than one year is considered a series of periodic distributions, for example, annuities or installment payments. Any payment as a single-sum or at irregular intervals is a non-periodic distribution.

Please note that regardless of your election with respect to withholding, you may be liable for state income taxes with respect to the taxable portion of payments from ZALICO. In addition, you may be subject to interest or penalties on underpayments of tax. We suggest that you consult with a tax advisor in order to ensure that you make timely tax payments.

The information provided is intended to supplement the information ZALICO has provided to you with respect to federal income tax withholding requirements.

### **No State Income Tax Withholding**

ZALICO will not withhold for state income taxes in the following states. Please elect "no state withholding":

Alaska - AK	Nevada - NV	Tennessee - TN	Wyoming - WY
Florida - FL	New Hampshire - NH	Texas - TX	
Mississippi - MS	South Dakota - SD	Washington - WA	

### **Voluntary State Income Tax Withholding**

The following states do not require ZALICO to withhold state income taxes on periodic and non-periodic distributions, even though federal income taxes are being withheld. If you wish to have state income tax withheld, you must elect state income tax withholding and indicate on the election form the percentage of the distribution that you wish ZALICO to withhold.

Alabama - AL	Illinois - IL	New York - NY	Utah - UT
Arizona - AZ	Indiana - IN	Montana - MT	Pennsylvania - PA
Colorado - CO	Kentucky - KY	New Jersey - NJ	Rhode Island - RI
Idaho - ID	Louisiana - LA	New Mexico - NM	South Carolina - SC
Hawaii - HI	Minnesota - MN	North Dakota - ND	West Virginia - WV
	Missouri - MO	Ohio - OH	Wisconsin - WI

### **Required State Income Tax Withholding—Elections Permitted In Certain Circumstances:**

The following states generally require ZALICO to withhold state income tax on certain distributions, but permit certain state income tax withholding elections to be made in writing by you. Your distribution form allows you to make this election “in writing.” The requirements and available withholding elections are described below.

<b>State</b>	<b>State Tax W/H Calculation</b>	<b>Non-Periodic Distributions</b>	<b>Periodic Distributions</b>
Arkansas – AR	5% of Taxable Amount Distributed as an eligible rollover distribution.  3% of Other Non-Periodic Taxable Amount Distributed.  For Periodic Distributions, please provide ZALICO with a state income tax withholding percentage, otherwise ZALICO will use the [3%] non-periodic percentage, unless you elect out of withholding.	<u>IRA</u> : State income tax will be withheld, except you may elect out of withholding. <u>403(b)</u> : If an eligible rollover distribution, you may not elect out of withholding. If not an eligible rollover distribution, you may elect out of withholding. <u>Nonqualified</u> : State income tax will be withheld, except you may elect out of withholding.	<u>IRA/403(b)/Nonqualified</u> : State income tax will be withheld, except you may elect out of withholding.
California – CA	For Non-Periodic and Periodic Distributions, please provide ZALICO with a state income tax withholding percentage, otherwise ZALICO will withhold 10% of Federal Tax Withholding Applicable, unless you elect out of withholding.	<u>IRA/403(b)/Nonqualified</u> : State income tax will be withheld, except you may elect out of withholding.	<u>IRA/403(b)/Nonqualified</u> : State income tax will be withheld, except you may elect out of withholding.

State	State Tax W/H Calculation	Non-Periodic Distributions	Periodic Distributions
Delaware – DE	<p>5% of Taxable Amount Distributed.</p> <p>For Non-Periodic and Periodic Distributions, other than eligible rollover distributions, ZALICO will not withhold any amounts unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage of at least 5%.</p>	<p><u>IRA</u>: Voluntary withholding (minimum 5%).  <u>403(b)</u>: If an eligible rollover distribution, you may not elect out of withholding. If not an eligible rollover distribution, voluntary withholding (minimum 5%).  <u>Nonqualified</u>: Voluntary withholding (minimum 5%).</p>	<p><u>IRA/403(b)/Nonqualified</u>: Voluntary withholding (minimum 5%).</p>
District of Columbia – DC	<p>8.95% of Taxable Amount of a Lump Sum Distribution.</p> <p>For other Non-Periodic and Periodic Distributions, ZALICO will not withhold any amounts unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.</p>	<p><u>IRA/403(b)</u>: State income tax withholding is required for a lump-sum distribution of the entire balance.</p> <p><u>IRA/403(b)/Nonqualified</u>: Voluntary withholding for non-periodic distributions not described immediately above.</p>	<p><u>IRA/403(b)/Nonqualified</u>: Voluntary withholding.</p>
Georgia – GA	<p>1% to 6% of Taxable Amount Distributed Applicable to Non-Periodic and Periodic Distributions.</p> <p>For Periodic Distributions, please provide ZALICO with a state income tax withholding percentage, otherwise ZALICO will withhold 6% of Taxable Amount Distributed, unless you elect out of withholding.</p>	<p><u>IRA/403(b)/Nonqualified</u>: Voluntary withholding..</p>	<p><u>IRA/403(b)/Nonqualified</u>: State income tax will be withheld, except you may elect out of withholding.</p>

State	State Tax W/H Calculation	Non-Periodic Distributions	Periodic Distributions
Kansas – KS	<p>5% of Taxable Amount Distributed as an eligible rollover distribution.</p> <p>For Non-Periodic and Periodic Distributions, other than eligible rollover distributions, ZALICO will not withhold any amounts unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.</p>	<p><u>IRA</u>: Voluntary withholding.  <u>403(b)</u>: If an eligible rollover distribution, you may not elect out of withholding. If not an eligible rollover distribution, voluntary withholding.  <u>Nonqualified</u>: Voluntary withholding.</p>	<p><u>IRA/403(b)/Nonqualified</u>: Voluntary withholding.</p>
Maryland – MD	<p>7.75% of Taxable Amount Distributed as an eligible rollover distribution.</p> <p>For Non-Periodic and Periodic Distributions, other than eligible rollover distributions, ZALICO will not withhold any amounts unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.</p>	<p><u>IRA</u>: Voluntary withholding.  <u>403(b)</u>: If an eligible rollover distribution, you may not elect out of withholding. If not an eligible rollover distribution, voluntary withholding.  <u>Nonqualified</u>: Voluntary withholding.</p>	<p><u>IRA/403(b)/Nonqualified</u>: Voluntary withholding.</p>
North Carolina – NC	<p>4% of Taxable Amount Distributed as a Non-Periodic Distribution.</p> <p>For Periodic Distributions, please provide ZALICO with a state income tax withholding percentage, otherwise ZALICO will withhold 4% of Taxable Amount Distributed, unless you elect out of withholding.</p>	<p><u>IRA</u>: State income tax will be withheld, except you may elect out of withholding.  <u>403(b)</u>: If an eligible rollover distribution, you may not elect out of withholding. If not an eligible rollover distribution, you may elect out of withholding.  <u>Nonqualified</u>: State income tax will be withheld, except you may elect out of withholding.</p> <p>If you elect not to have federal income taxes withheld, state income tax will be withheld unless you elect out of state income tax withholding.</p>	<p><u>IRA/403(b)/Nonqualified</u>: State income tax will be withheld, except you may elect out of withholding.</p> <p>If you elect not to have federal income taxes withheld, state income tax will be withheld unless you elect out of state income tax withholding.</p>

State	State Tax W/H Calculation	Non-Periodic Distributions	Periodic Distributions
Oklahoma – OK	<p>5% of Taxable Amount Distributed as a Non-Periodic Distribution.</p> <p>For Periodic Distributions, please provide ZALICO with a state income tax withholding percentage, otherwise ZALICO will withhold 5% of Taxable Amount Distributed, unless you elect out of withholding.</p>	<p><u>IRA/403(b)/Nonqualified:</u> State income tax withholding is required whenever federal income tax is withheld, except you may elect out of state income tax withholding.</p> <p>If you elect not to have federal income taxes withheld, state income tax also will not be withheld unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.</p>	<p><u>IRA/403(b)/Nonqualified:</u> State income tax withholding is required whenever federal income tax is withheld, except you may elect out of state income tax withholding.</p> <p>If you elect not to have federal income taxes withheld, state income tax also will not be withheld unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.</p>
Oregon – OR	<p>9% of Taxable Amount Distributed as a Non-Periodic Distribution.</p> <p>For Periodic Distributions, please provide ZALICO with a state income tax withholding percentage, otherwise ZALICO will withhold 9% of Taxable Amount Distributed, unless you elect out of withholding.</p>	<p><u>IRA:</u> State income tax withholding is required whenever federal income tax is withheld, except you may elect out of state income tax withholding.</p> <p><u>403(b):</u> If an eligible rollover distribution, you may not elect out of withholding. If not an eligible rollover distribution, you may elect out of withholding.</p> <p><u>Nonqualified:</u> State income tax withholding is required whenever federal income tax is withheld, except you may elect out of state income tax withholding.</p> <p>If you elect not to have federal income taxes withheld, state income tax also will not be withheld unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.</p>	<p><u>IRA/403(b)/Nonqualified:</u> State income tax withholding is required whenever federal income tax is withheld, except you may elect out of state income tax withholding.</p> <p>If you elect not to have federal income taxes withheld, state income tax also will not be withheld unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.</p>
Vermont – VT	<p>24% of Federal Tax Amount Withheld from a Non-Periodic Distribution.</p> <p>For Periodic Distributions, please provide ZALICO with a state income tax withholding percentage, otherwise ZALICO will withhold 24% of Federal Tax Amount Withheld, unless you elect out of withholding.</p>	<p><u>IRA:</u> State income tax will be withheld, except you may elect out of withholding.</p> <p><u>403(b):</u> If an eligible rollover distribution, you may not elect out of withholding. If not an eligible rollover distribution, you may elect out of withholding.</p> <p><u>Nonqualified:</u> State income tax will be withheld, except you may elect out of withholding.</p>	<p><u>IRA/403(b)/Nonqualified:</u> State income tax will be withheld, except you may elect out of withholding.</p>

**Mandatory State Income Tax Withholding When Federal Income Tax is Withheld**

The following states require ZALICO to withhold state income taxes from distributions when federal income tax is withheld from a distribution and permit you to elect to withhold state income taxes even if you elect to have federal income taxes not withheld. Included in the table are the amounts generally withheld for state income taxes.

State	State Tax W/H Calculation	Non-Periodic Distributions	Periodic Distributions
Iowa - IA	5% of Taxable Amount of Non-Periodic and Periodic Distributions.	<p><u>IRA/403(b)/Nonqualified:</u> State income tax withholding is required whenever federal income tax is withheld.</p> <p>If you elect not to have federal income taxes withheld, state income tax also will not be withheld unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.</p>	<p><u>IRA/403(b)/Nonqualified:</u> State income tax withholding is required whenever federal income tax is withheld.</p> <p>If you elect not to have federal income taxes withheld, state income tax also will not be withheld unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.</p>
Maine - ME	<p>5% of Taxable Amount Distributed as a Non-Periodic Distribution.</p> <p>For Periodic Distributions, please provide ZALICO with a state income tax withholding percentage, otherwise ZALICO will withhold 5% of Taxable Amount Distributed.</p>	<p><u>IRA/403(b)/Nonqualified:</u> State income tax withholding is required whenever federal income tax is withheld.</p> <p>If you elect not to have federal income taxes withheld, state income tax also will not be withheld unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.</p>	<p><u>IRA/403(b)/Nonqualified:</u> State income tax withholding is required whenever federal income tax is withheld.</p> <p>If you elect not to have federal income taxes withheld, state income tax also will not be withheld unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.</p>
Massachusetts - MA	5.10% of Taxable Amount of Non-Periodic and Periodic Distributions .	<p><u>IRA/403(b)/Nonqualified:</u> State income tax withholding is required whenever federal income tax is withheld.</p> <p>If you elect not to have federal income taxes withheld, state income tax also will not be withheld unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.</p>	<p><u>IRA/403(b)/Nonqualified:</u> State income tax withholding is required whenever federal income tax is withheld.</p> <p>If you elect not to have federal income taxes withheld, state income tax also will not be withheld unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.</p>

<b>State</b>	<b>State Tax W/H Calculation</b>	<b>Non-Periodic Distributions</b>	<b>Periodic Distributions</b>
Nebraska - NE	5% of Taxable Amount Distributed as a Non-Periodic Distribution.  For Periodic Distributions, please provide ZALICO with a state income tax withholding percentage, otherwise ZALICO will withhold 5% of Taxable Amount Distributed.	<u>IRA/403(b)/Nonqualified:</u> State income tax withholding is required whenever federal income tax is withheld.  If you elect not to have federal income taxes withheld, state income tax also will not be withheld unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.	<u>IRA/403(b)/Nonqualified:</u> State income tax withholding is required whenever federal income tax is withheld.  If you elect not to have federal income taxes withheld, state income tax also will not be withheld unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.
Virginia - VA	4% of Taxable Amount Distributed as a Non-Periodic Distribution.  For Periodic Distributions, please provide ZALICO with a state income tax withholding percentage, otherwise ZALICO will withhold 4% of Taxable Amount Distributed.	<u>IRA:</u> ZALICO will not withhold state income taxes.  <u>403(b)/ Nonqualified:</u> State income tax withholding is required whenever federal income tax is withheld.  If you elect not to have federal income taxes withheld, state income tax also will not be withheld unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.	<u>IRA:</u> ZALICO will not withhold state income taxes.  <u>403(b)/ Nonqualified:</u> State income tax withholding is required whenever federal income tax is withheld.  If you elect not to have federal income taxes withheld, state income tax also will not be withheld unless you elect state income tax withholding, in which case please provide ZALICO with a state income tax withholding percentage.

**Mandatory State Income Tax Withholding on all taxable distribution**

The following states require ZALICO to withhold state income taxes on all taxable distributions with or without federal income tax withheld. Included in the table are the amounts generally withheld for state income taxes.

<b>State</b>	<b>State Tax W/H Calculation</b>	<b>Non-Periodic Distributions</b>	<b>Periodic Distributions</b>
Michigan - MI	4.25% of Taxable Amount Non-Periodic and Periodic Distributions.	<u>IRA/403(b)/Nonqualified:</u> State income tax withholding is required on all taxable distributions.	<u>IRA/403(b)/Nonqualified:</u> State income tax withholding is required on all taxable distributions.
Connecticut - CT	6.99% of Taxable Amount Non-Periodic and Periodic Distribution.	<u>IRA/403(b)/Nonqualified:</u> State income tax withholding is required on all taxable distributions.	<u>IRA/403(b)/Nonqualified:</u> State income tax withholding is required on all taxable distributions.