



Zurich American Life Insurance Company (ZALICO)
 Administrative Offices:
 PO Box 64361
 St. Paul MN 55164-0361
 USA
 (800) 449-0523

Systematic Distribution Form

(To be used for all Qualified Plans, IRA's and Non-Qualified Plans)

(This form is not applicable to a Required Minimum Distribution ("RMD"). If you are older than 72, refer to form ZA-1043 for information on RMD's.)

Overnight deliveries can be sent to:
 7805 Hudson Rd, Ste 180.
 Woodbury MN 55125
 USA

This form is being submitted due to:

- New Systematic Distribution set up
- Changes to Existing Systematic Distribution

(Please Print All Information)

Section 1. Policyholder 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"/>

Is this a change of address? Yes No

Social Security Number:

Date of Birth	<input type="text"/>	Cell Phone Number	<input type="text"/>
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Home Phone Number	<input type="text"/>	Work Phone Number	<input type="text"/>
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Email Address

*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 64361, St. Paul, MN 55164-0361)

Note: If you live outside of the United States of America, you must complete Section 7 of this form.

Section 2. Systematic Distribution Options (Select One)

Distributions may be subject to income tax and if made before age 59 1/2 may be subject to plan restrictions and an additional 10% IRS penalty. ZALICO suggests that you consult a tax advisor for information prior to requesting a distribution.

Check One:

- Gross Withdrawal: Deduct any withdrawal charges and tax withholding from the amount requested
- Net withdrawal: Issue check for the exact amount requested. Deduct any withdrawal charges and tax withholding separately.

Check One:

- Distribute \$ _____ from my account on a pro-rata basis from all funds.
(\$100 minimum)
- Distribute interest earnings from the General Account. (Accumulated earnings must be at least \$100 for each distribution.)
- Distribute \$ _____ from my policy as indicated below.
(\$100 minimum)

Investment Option	Indicate dollar amount to be withdrawn from each fund	Percentage of total dollar amount OR indicated above to be withdrawn from each fund

Section 3. Systematic Distribution Frequency

I would like Systematic Distributions to occur:

- Monthly (Direct Deposit Only) Quarterly (Direct Deposit Only)
- Semi-Annually Annually

Distribution Start Date

- Begin systematic distributions on _____ / _____, 20_____. (Specify date)
Unless you specify a beginning date, distributions will begin on the day your request is received. Each subsequent distribution will be based on the frequency indicated above.

Distribution End Date

Discontinue systematic distribution on the following date _____ / _____, 20_____.
(Specify date)

Unless you specify by writing in an end date, Systematic Distributions will cease when all assets are withdrawn and your contract will be surrendered. You may notify us at any time if you would like to discontinue your Systematic Distributions.

Section 4. Qualifying Reason (check one)

Systematic Distributions are not intended to satisfy RMDs. If you are age 70 1/2 or older, please complete form ZA-1043.

For Qualified Contracts (e.g. 403(b)/TSA and 401(k))

Normal Distribution: You have reached the age of 59½.

The distribution is made to an employee after separation from service if the separation occurred during or after the calendar year in which the employee reached age 55. Date of separation: ___/___/___

Severance from Employment Date of separation: ___/___/___

Disability Distribution

For IRA and Non-Qualified Contracts

Other

Section 5. Disability

I certify that I am unable to engage in substantial gainful employment due to an impairment that is of a continuing or permanent nature as defined under Internal Revenue Code Section 72(m) (7).

Policyholder Signature _____ Date _____

Section 6. Mailing Instructions and Electing Direct Deposit (for payee who lives in the USA)

Check One:

- Address of record (only available for semiannual and annual distribution payments). **(This option is not available for payees who live outside of the USA. Please go to section 7)**

- I wish to use Electronic Funds Transfers (Direct Deposit). I authorize ZALICO to correct electronically any overpayments of erroneous credits made to my checking account. **Please attach a blank voided check.** **(This option is not available for payees who live outside of the USA. Please go to section 7)**

Section 7. 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 8. Federal and State Income Tax Withholding

Federal Income Tax Withholding Rules

Distribution Payments

- Eligible rollover distribution from certain tax qualified contracts. If the ZALICO contract is for federal income tax purposes a tax qualified 403(b)/(TSA), a 401(k) or a similar type of contract, ZALICO is required to withhold 20% of the taxable amount of your distribution payment paid to you to the extent that it is an eligible rollover distribution. You cannot elect out of this federal income tax withholding.

- Distribution payment from an IRA or a non-qualified contract. If the ZALICO contract is for federal income tax purposes a tax qualified IRA contract or a non-qualified contract, ZALICO is required to withhold 10% of the taxable amount of your distribution payment. However, you can elect out of this federal income tax withholding.

- ROTH IRAs In general, no federal income tax withholding is required on qualified distributions from Roth IRAs.

Insufficient Withholding: Please note that if you elect not to have withholding apply, or if you do not have enough federal income tax withheld from your distribution payments, you are liable for payment of federal income tax on the taxable portion of the payment, and 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.

Federal Income Tax Elections – please check one or more boxes depending on your circumstances.

Distribution Payment

- Eligible rollover distribution from certain tax qualified contracts.
 - Since the ZALICO contract is a tax qualified 403(b)/(TSA), a 401(k) or a similar type of contract, I understand that ZALICO must withhold 20% of the taxable amount of my distribution payment paid to me to the extent that it is an eligible rollover distribution for Federal income tax purposes.
- Distribution payment from an IRA or a non-qualified contract. Since the ZALICO contract is a tax qualified IRA contract or a non-qualified contract, I understand that ZALICO will withhold 10% of the taxable amount of my distribution payment unless I instruct ZALICO otherwise by checking one of the following boxes:
 - Not to have any Federal income tax amounts withheld from my distribution payment, or
 - To have an amount withheld equal to _____% of the taxable amount of my distribution payment.

State Income 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) based on whether your payment is a periodic or a non-periodic payment and then depending on the classification of the tax status of your contract, e.g. 403(b)/TSA, 401(K), IRA or Non-Qualified.

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

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 taxes.

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 distribution payment 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 equal to the default State income tax withholding percentage of my legal State of residence, multiplied by the taxable amount my distribution payment paid.
- To have an amount withheld of _____% of the taxable amount of my distribution payment 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 distribution payment paid.
- To have an amount withheld of % of the Federal Income Tax amount withheld pursuant to the taxable amount of my distribution payment paid. (To be used if electing a percentage greater than the default percentage of 10% for CA, and 27% for VT).
- To have an amount withheld of % of the taxable amount of my distribution payment paid. (To be used when there is no Federal Income Tax amount withheld elected by the policy owner).

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 using the default State income tax withholding percentage of my legal State of residence, multiplied by the taxable amount of my distribution payment paid.
- To have an amount withheld of % of the taxable amount of my distribution payment paid

Section 9. Additional 10% Federal Income Tax if You Are Under Age 59½

If you receive payment before you reach age 59½ and you do not roll the payment over within 60 days as required by federal tax law, then in addition to the regular income tax, you may be liable for an extra tax equal to 10% of the taxable portion of the payment. Certain exceptions apply depending on your circumstances. For example, the additional 10% tax generally does not apply to your payment if it is (1) paid to you to pay certain medical expenses,

(2) paid to an alternate payee pursuant to a qualified domestic relations order, or (3) paid to you because of a disability. The additional 10% tax generally does not apply to your payments if it is paid to you because you separated from service with your employer during or after the year you reach age 55 and your contract is a qualified contract (i.e. 403(b)/TSA, 401(k)) but is not an IRA. Beginning in 1998, the additional 10% tax maybe waived for distribution from IRA's for (1) qualified higher educational expenses (2) health insurance premiums, or (3) qualified first time home buyer distributions. Other exceptions also may be available. You should consult your tax advisor about the potential applicability of the additional 10% tax.

Section 10. Signatures of Owners, Participant and Plan Administrator

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: _____ (if any)

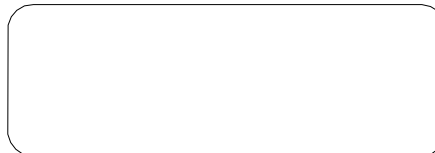
Plan Administrator's Signature: _

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 64361 St. Paul MN 55164-0361 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.

State	State Tax W/H Calculation	Non-Periodic Distributions	Periodic Distributions
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%).</p> <p><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%).</p> <p><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>

State	State Tax W/H Calculation	Non-Periodic Distributions	Periodic Distributions
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.

State	State Tax W/H Calculation	Non-Periodic Distributions	Periodic Distributions
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.