



Affiliates:

Annuity Investors Life Insurance Company®

Manhattan National Life Insurance Company

Administrator for:

Continental General Insurance Company®

Loyal American Life Insurance Company®

Fixed &amp; Fixed Indexed Annuities: PO Box 5420, Cincinnati OH 45201 / 800-854-3649 / 800-482-8126 Fax

Registered Index-Linked Annuities: PO Box 5423, Cincinnati OH 45201 / 800-789-6771 / 800-807-9777 Fax

Variable Annuities: PO Box 5423, Cincinnati OH 45201 / 800-789-6771 / 513-768-5115 Fax

Overnight Address: 191 Rosa Parks St, Cincinnati OH 45202

## ACKNOWLEDGMENT OF RESPONSIBILITY FOR IRS REQUIRED MINIMUM DISTRIBUTIONS (RMDs)

**THIS NOTICE IS PROVIDED TO YOU BECAUSE YOU HAVE OR WILL ATTAIN AGE 72 THIS CALENDAR YEAR AND MAY BE REQUIRED TO TAKE REQUIRED MINIMUM DISTRIBUTIONS FROM YOUR ANNUITY CONTRACT PRIOR TO APRIL 1 OF THE NEXT CALENDAR YEAR. PLEASE READ THIS NOTICE CAREFULLY. IT CONTAINS IMPORTANT INFORMATION ABOUT TAX ISSUES INVOLVING YOUR ANNUITY CONTACT.**

**Required Beginning Date for Payments.** Internal Revenue Code 401(a)(9) requires that distributions from a qualified annuity contract start by the required beginning date. For traditional IRAs (including SEP IRAs) and Simple IRAs, the required beginning date is April 1 following the calendar year in which you reach the trigger age. The trigger age depends on your date of birth. These rules are reflected in the following table:

Date of Birth	Trigger Age	Date of Birth	Trigger Age
On or before 6/30/1949	70 ½	1/1/1951 to 12/31/1959	73
7/1/1949 to 12/31/1950	72	1/1/1960 and after	75

For 403(b) TSAs, 401 plans, and 457 plans, the required beginning date is April 1 following the calendar year in which you reach the trigger age (as defined in the above table) or following the calendar year in which you separate from service, whichever is later. For 401 plan benefits of a 5% owner of the employer, the required beginning date is the same as that for an IRA policy.

If you decide to meet your required minimum distribution through annuitization of your annuity contract, then substantially equal payments must be made at least annually starting by the required beginning date.

If you decide to meet your required minimum distribution other than through annuitization of your annuity contract, then, by the required beginning date, you will need to take the distribution for the calendar year preceding the required beginning date. You will also need to take a distribution for each subsequent calendar year (including the year in which the required beginning date occurs) by December 31 of that calendar year.

**Amount of Payments.** Payments after your required beginning date must be made on a schedule that will pay out the entire value of your policy over a period that does not exceed the joint lives or joint life expectancy of you and your designated beneficiary. Where your designated beneficiary is not your spouse, the payments must meet additional minimums intended to ensure the major share of payments will be made during your lifetime.

**Policy Aggregation.** The IRS allows you to take a distribution from one IRA to meet the required minimum distribution for all your IRAs, and to take a distribution from one TSA to meet the required minimum distribution for all of your TSAs. Distributions from an IRA will not meet the required minimum distribution for a TSA, and distributions from a TSA will not meet the required minimum distribution for an IRA. The required minimum distribution must be met separately by each 401 plan and by each 457 plan.

**Penalties.** Failure to receive the full amount of your required minimum distribution can subject you to a 50% excise tax on the amount of the shortfall. For example, if your RMD for a given year is \$2,000.00, and you withdrawal only \$1,500.00, the \$500.00 shortfall may be subject to a 50% excise tax imposed by the IRS.

**Direct Rollovers Limited.** Direct rollovers of distributions from a TSA, 401 plans, and 457 plans are restricted beginning January 1 of the year you will be the trigger age. From that point forward, a direct rollover is permitted only if (1) the amount is not an annuitization payment, and (2) you have already withdrawn from the policy during the current year an amount equal to the required minimum distribution for the year calculated based on that policy alone and the IRS life expectancy factors.

**YOU ARE RESPONSIBLE FOR ENSURING THAT YOU ARE IN COMPLIANCE WITH THE REQUIRED MINIMUM DISTRIBUTION RULES OF FEDERAL TAX LAW, AS OUTLINED ABOVE.**

For assistance in determining how the required minimum distribution rules apply to you and the alternative best suited to your needs, please consult a qualified tax advisor.

**I have read and understand the above notice. I understand that I am responsible for ensuring my compliance with the IRS regulations outlined above. I agree to hold the appropriate Company harmless for any penalties or other consequences related to any non-compliance.**

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 Signature of Owner

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 Date