

## GUARANTEED MINIMUM WITHDRAWAL BENEFIT RIDER ELECTION - SPOUSAL CONTINUANCE

--	--	--	--	--	--	--	--	--	--

POLICY NUMBER

As the spousal beneficiary, you are allowed to continue the Guaranteed Minimum Withdrawal Benefit (GMWB) Rider on the annuity policy. The Guaranteed Minimum Withdrawal Benefit (GMWB) Rider provides a specified amount to be available for withdrawal each contract year.

The rider describing this benefit and the Schedule Pages providing additional information including the cost were included in the original policy issued to the deceased. You may also consult your agent with any further questions on the provisions of the rider on this policy.

Please review the information in the policy and complete one of the areas below.

- Yes, please continue the Guaranteed Minimum Withdrawal Benefit upon processing the Spousal Continuance for the above listed policy. I have reviewed the provisions of the rider in the policy and am aware of the charges and benefits associated with the rider.
- No, I do not want to continue the Guaranteed Minimum Withdrawal Benefit on the above listed policy.

Please complete this form and return it to our office as soon as possible. A delay receiving the completed form could delay processing of your claim.

\_\_\_\_\_  
Signature of Spousal Beneficiary (New Owner)

Date Signed \_\_\_\_/\_\_\_\_/\_\_\_\_

North American does not offer tax or legal advice. Please consult an independent tax advisor or attorney. Tax laws and tax implications change frequently. We urge you to seek professional assistance before acting on statements made in this summary.