Annuity Distribution[1] Request – Nonqualified/IRA/ROTH/SEP/SARSEP

The Lincoln National Life Insurance Company (Company, Lincoln)
Lincoln Life & Annuity Company of New York (Company, Lincoln)

Annuity Customer Service Contact Information
Email: AnnuityForms@LFG.com
Online Service: LincolnFinancial.com
Fax: 260 455-9427
Overnight: 1301 S. Harrison St., Fort Wayne IN 46802-3425
Mail: PO Box 2348, Fort Wayne IN 46801-2348

- To establish an automatic withdrawal program complete form AN11745AWS.
- To request a one time withdrawal or to surrender the contract, complete and return this form.
- **Please refer to your Contract, prospectus, or disclosure document, as applicable, for complete information and review the Important Information below before requesting a distribution[1].**
- For a Fixed Indexed Annuity with a Living Benefit Rider complete form AN11745GLWB.
- Direct IRA Transfers cannot be requested using this form. Please submit the appropriate transfer paperwork.

Contract[2] Owner Information

Contract Number (Required): 96-5945971

Contract Owner's Name (Required): James Robert Harris

Social Security Number (last four digits only): XXX-XX-3206 Date of Birth: 1948-09-16

Home Telephone: 651.440.4328 Mobile Telephone: 651.440.4328

Contract Owner's E-mail Address: jjharrisfam@gmail.com

[1] "Distribution" may be referred to as "Payment", "Withdrawal" or "Surrender."
[2] "Contract" may be referred to as "Policy" or "Certificate."

Type Of Distribution – Select **ONE** Distribution Option. If taking multiple Required Minimum Distributions from one Contract, please use option C.

☐ **A. TOTAL SURRENDER** (your Contract will be closed)

Important Information for Index-Linked Annuity, Index-Linked Variable Annuity and Fixed Indexed Annuity (FIA) Contracts. If a selection is not made, the default is No.

Do you want the surrender to be distributed on your anniversary date? For index-linked and index-linked variable annuities it is your Indexed Anniversary Date. For FIAs it is your Contract Anniversary Date.

☐ **Yes** (Lincoln will accept instructions within 30 days of the anniversary date)

☐ **No** (Distribute the withdrawal upon receipt and in good order)

☐ **B. Withdraw the available amount for my Living Benefit Rider.** For ***Lincoln Level Advantage 2 Income***[SM] contracts, with this option you will begin receiving Protected Annual Income, if eligible and not already started. An election to start receiving Protected Annual Income is irrevocable.

☐ **Withdraw the full amount available** (default).

☐ **Withdraw only _____% of my Income Base or Guaranteed Amount** (not available with *Lincoln Core Income*[SM] or *Lincoln Level Advantage 2 Income*[SM]).

☐ **Withdraw only _____% of my Protected Annual Income** (only available for *Lincoln Level Advantage* 2 Income[SM]).

Important Information – Required for contracts with a Living Benefit Rider or with *Estate Lock*[SM] Death Benefit.

Requesting a withdrawal under option C, D or E in this section could exceed the amount guaranteed through a ***Living Benefit Rider*** *or with* ***Estate Lock***[SM] *Death Benefit ("excess withdrawal"). If you are taking an Excess Withdrawal, you will receive a letter within 10 business days that details your new protected income.*

☐ **Yes** – I authorize the excess withdrawal and am aware of the potential negative impact to my Rider guarantees. You will receive a letter within 10 business days that details your new protected income. For ***Lincoln Level Advantage 2 Income***[SM] contracts that have not started taking Protected Annual Income, do you want to start taking Protected Annual Income with this withdrawal?

☐ **Yes** – Start my Protected Annual Income with this withdrawal (An election to start receiving Protected Annual Income is irrevocable).

☐ **No** – This is a pre-income withdrawal

☐ **No** – I do not authorize the excess withdrawal and want to withdraw the **remaining available amount** per the terms of my Living Benefit Rider for this benefit year. For ***Lincoln Level Advantage 2 Income***[SM] contracts, with this option you will begin receiving Protected Annual Income if eligible and not already started. An election to start receiving Protected Annual Income is irrevocable.

☐ If you have an automatic RMD payment option currently active, **by selecting this box you authorize the termination of the RMD payment option to process this new withdrawal.** You may re-establish an automatic RMD payment option, but could cause an excess withdrawal as it is no longer RMD friendly. It will become RMD friendly again at the start of the next calendar year. To set up a new program please submit a new automatic withdrawal service election form AN11745AWS.

■ **C. Withdraw $** 1000.00

Do you want the amount received to equal the amount requested?

☐ Yes (Net) ■ No (Gross)

☐ **D. Withdraw annual free amount,** as stated in your Contract.

☐ **E. Required Minimum Distribution (RMD)** FOR THIS CONTRACT ONLY

☐ Current tax year (default) ☐ Previous tax year

Previous year end Fair Market Value: $ _____

Spouse's Date of Birth, if applicable: _____

We will only use the Fair Market Value provided if the Contract was issued within the current calendar year.

Indexed Linked Variable Annuity Contracts Order of Distributions (*Lincoln Level Advantage*SM contracts only)

The default distribution order is proportionally from all Variable Subaccounts then proportionally from all Indexed Accounts. By changing the default this may minimize the impact of withdrawals on the Crediting Base of your Indexed Accounts (the Crediting Base is reduced proportionally by the percentage the withdrawal reduces the Interim Value for a Segment).

☐ **Change the Order of Distributions.** Distributions will be deducted proportionally in the following order: Variable Subaccounts, 1-Year Indexed Accounts, multi-year Indexed Accounts.

Federal Income Tax Withholding Options – Select **ONE** option

Please be advised that your payment may be subject to federal income tax withholding. You have the right to make a withholding election by completing IRS Form W-4R for Nonperiodic Payments or Eligible Rollover Distributions, and submitting the forms to Lincoln at:

Email: AnnuityForms@LFG.com
Fax: 260 455-9427
Overnight: 1301 S. Harrison St., Fort Wayne IN 46802-3425
Mail: PO Box 2348, Fort Wayne IN 46801-2348

The forms can be found on the IRS website. **If no option is selected or you do not submit a valid form with your withholding election, Lincoln will apply the default withholding from your payment.** Please consult your tax advisor with any questions on tax withholding and how to complete the form.

As indicated above, your payment will be subject to Federal income tax withholding unless you elect not to have withholding apply. Withholding will only apply to the portion of your payment that is already included in your income subject to Federal income tax. You may elect not to have withholding apply to your payment by opting out below or returning the signed and dated IRS Form W-4R, as indicated above.

Your election is specific to this withdrawal request and will not replace your election on file for any Automatic Withdrawal Service payouts you may be receiving. You may update your election for an active Automatic Withdrawal Service payout at any time by submitting a new W-4P or W-4R form separate from this one-time withdrawal request.

If you elect not to have withholding apply to your payments, or if you do not have enough Federal income tax withheld from your payments, 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.

☐ Apply default withholding
☐ Withhold according to the attached IRS Form W-4R
■ Do not withhold federal income tax

Note: The default rate for a nonperiodic payment is 10%. The default rate for a periodic payment is the rate determined using a filing status of single with no adjustments. For eligible rollover distributions, the mandatory 20% will apply to your distribution.

State Tax Withholding Options – Select **ONE** option

State of residence: Minnesota

■ Do not withhold state income tax
☐ Withhold _____% state income tax based on **taxable portion of the gross distribution**
☐ Withhold $ _____ state income tax

- **Some states require their specific withholding form.**
- **State tax minimums will be automatically withheld if required.**

TAX WITHHOLDING CANNOT BE REFUNDED BY LINCOLN FINANCIAL

Method Of Distribution – Select **ONE** distribution method – Direct Deposit or Wire

Option 1: DIRECT DEPOSIT (ACH, no fee) – Allow 5 business days for delivery.

Select One:

- ☐ **Checking** – **MUST** attach a copy of a voided check or a letter from your financial institution (see below for requirements)
- ☐ **Savings Account** – **MUST** attach a letter from your financial institution (see below for requirements)
- ■ **Brokerage Account**

Payee Name: MAIL CHECK DIRECTLY TO CHARITY - SEE SPECIAL INSTRUCTIONS AND LOI

Account Number: _____

Financial Institution's Name (Required): _____

Address of Financial Institution (if brokerage account elected):

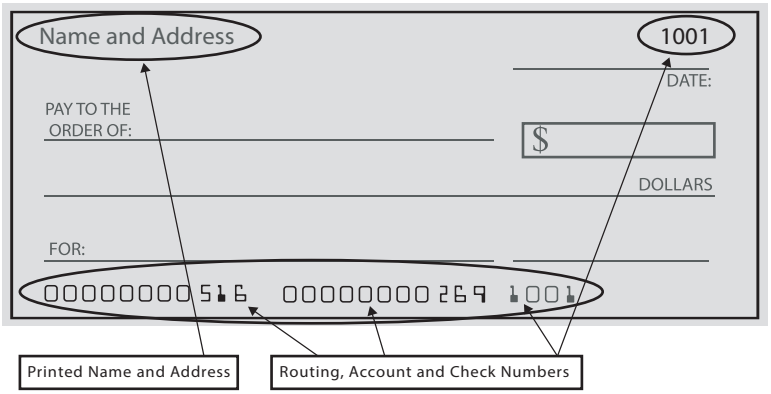
_____

A PAPER CHECK WILL BE MAILED IN THE FOLLOWING CASES:

- If bank information is not provided.
- If a voided check or letter from your financial institution is not provided.
- If the electronic payment is unable to successfully process.
- If a brokerage account does not accept electronic payments.
- A $35 service fee (subject to change) will be deducted from your Contract for overnight delivery requests (allow 4 business days for delivery).
- Overnight checks cannot be delivered to a PO Box.

Note: Distributions on custodial contracts will be sent to the custodian. For self-directed (non-custodial) IRA's, RMD payments cannot be sent to qualified brokerage accounts or treated as rollovers or transfers.

If this distribution request is going to a checking account, please place your voided check over the sample below. The circled fields are required to be printed on the check.



If this distribution request is going to a savings account, you do not have a check, or your check does not meet the requirements, your financial institution can provide a letter.

The letter must include the following:

- Bank letterhead
- Account number
- Routing number
- Account ownership verification
- Type of account
- Bank employee's signature

Option 2: Wire Deposit – MUST attach a copy of a voided check or a letter from your financial institution (see above for requirements) **(wire fees: $35 for domestic; $40 for foreign; all fees subject to change)**

Allow 3 business days for delivery.

Bank Name: _____

ABA/Transit (9 digits): _____

Account Number: _____

Account Holder's Name: _____

Further Credit To:

Account Number: _____

Account Holder: _____

Note: If both the direct deposit section and wire deposit section are completed, we will default to a wire deposit.

Special Instructions

Little Prairie United Methodist Church QUALIFIED CHARITABLE DISTRIBUTION CHURCH ID #41-1852320
P.O. Box 276
2980 130 th St. E
Dundas, MN 55019

Important Tax Information

The IRS has issued guidance that affects your ability to take distributions from an annuity that is funded by a tax-free partial exchange from another Contract. Under the IRS guidance, if you take a distribution from either your prior Contract or your new Contract within 180 days of the exchange, the tax-free status of the exchange could be lost. You should consult your tax advisor to determine the tax implications of any withdrawal.

Important Note Regarding IRA Rollovers. The one-rollover-per-year limitation will be applied on an aggregate basis to all IRAs you own. You cannot make a tax-free IRA-to-IRA rollover if you have made such a rollover involving any of your IRAs in the current tax year. This limitation does not apply to direct trustee- to-trustee transfers.

Important Information – Please also refer to your Contract, prospectus, or disclosure document, as applicable, for complete information before requesting a distribution.

All Annuities

- Charges may apply if the withdrawal amount is greater than the free partial withdrawal amount, as stated in the Contract.
- If an automatic withdrawal program is in effect, it may be impacted by distribution requests.
- If an automatic RMD payment option is currently active and you do not have an active Living Benefit Rider on your Contract, it will not change or fluctuate due to additional withdrawals.
- If you have a Living Benefit Rider on your Contract, a withdrawal request received on the Rider Date Anniversary to take a distribution of the full amount available under the Rider (Option B) will be processed the next business day. Withdrawals in excess of the guaranteed withdrawal amount or prior to meeting the minimum age or waiting period requirement, are considered “excess withdrawals”, and will result in a permanent reduction of future guaranteed withdrawal amounts. If you are uncertain how an excess withdrawal will reduce your future guaranteed withdrawal amounts, then you may contact us prior to requesting the withdrawal to obtain a personalized, transaction-specific calculation showing the effect of the excess withdrawal.
- Withdrawals will reduce the death benefit under your Contract. See your Contract for specific details.

Variable Annuities

- For contracts without a Living Benefit Rider, you may specify the subaccount within the Special Instructions section that is to be used for the distribution. If there are not sufficient funds in the specified subaccount to cover the requested amount, the remaining distribution will be deducted proportionately from the remaining allocations in your Contract.
- The ***Estate Lock***℠ death benefit will terminate if there is a withdrawal taken prior to the minimum age requirement or the account value is reduced to $0. Protected Annual Income payments/withdrawals do not decrease the death benefit. Excess withdrawals reduce the death benefit. See your Contract for specific details.
- For contracts with a Long-Term Care (LTC) Benefits Rider, withdrawals (other than withdrawals for LTC Benefits) that reduce the Account Value to zero, will cause the Contract and the LTC Rider to terminate. No LTC Benefits (including any paid-up long-term care coverage) shall be payable except as provided under the Optional Nonforfeiture Benefit provision, if elected.

Index-Linked Annuity and Index-Linked Variable Annuity Contracts

- Distribution from Indexed Accounts (other than on the End Date of a Term) is based on the Interim Value of each Segment. Withdrawals reduce the Crediting Base for each Segment proportionately by the amount that the withdrawal reduced the Interim Value. This may have a negative impact on the Segment Ending Value.
- For *Lincoln Level Advantage*℠: In the absence of instructions in the default is proportionately from all Variable Subaccounts, then all Indexed Accounts. To change the default, complete the Indexed Linked Variable Annuity Contracts Order of Distributions (*Lincoln Level Advantage* contracts only) section above. For *Lincoln Level Advantage* 2℠: distributions will first be from the GOP Holding Account, 100% Protection Level Indexed Account, then proportionately from 1-Year Indexed Accounts, then all multi-year terms.

Index-Linked Annuities (*Lincoln Level Advantage 2*® and *Lincoln Level Advantage 2 Income*℠)

- Any distribution will be made in the following order: first from the 100% protection Indexed Account, then from 1-year Indexed Accounts, and finally from multi-year Indexed Accounts, as applicable. You may also specify the Indexed Account(s) within the Special Instructions section that is to be used for the distribution.
- Contracts with joint owners only: If there is Account Value in the holding account that is temporarily used for any Guarantee of Principal death benefit payments paid into the Contract, withdrawals will be taken from this account first.

- Any distribution from an Indexed Account (other than on the Term end date) is based on the Interim Value of each Segment. Any withdrawal will reduce the Crediting Base for each Segment proportionately by the amount that the withdrawal reduced the Interim Value. This may have a negative impact on the Segment Ending Value.
- The ***Estate Lock***[SM] death benefit will terminate if the account value is reduced to $0. After the account value reduces to $0, a final payment will be made upon death equal to the initial premium less total Protected Annual Income payments, if that amount is greater than $0. Protected Annual Income payments/withdrawals do not decrease the ***Estate Lock***[SM] death benefit. Additional/Excess withdrawals, including withdrawals prior to income start, reduce the death benefit. See your Contract for specific details.
- For ***Lincoln Level Advantage 2 Income***[SM] contracts, the Protected Annual Income amount is based on your Account Value when you start income. Any withdrawals taken before you start income (before the Protected Annual Income) will reduce the Account Value and amount available for protected income.

Fixed and Fixed Indexed Annuities

- Distributions from the fixed account during a Contract Year will reduce the actual amount earned because of the interruption of interest compounding. Fixed accounts declared interest rates are expressed as annual effective interest rates.
- Distributions requests from any fixed indexed Contract will be withdrawn from the Fixed Account first. Only after the Fixed Account has been exhausted will any remaining withdrawals be made proportionally from the Indexed Accounts. Any distribution taken during the indexed term will forgo any earnings on that amount (any earnings are credited at the end of the indexed term).
- For *Lincoln Long-Term Care*[SM] Fixed Annuity contracts with Long-Term Care (LTC) Benefits Rider, withdrawals (other than withdrawals for LTC Benefits) that reduce the account value to zero, will cause the Contract and the LTC Rider to terminate and no LTC Benefits (including any paid-up long-term care coverage) shall be payable except as provided under the Optional Nonforfeiture Benefit provision, if elected.

Authorization and Signature

By signing below, I/We certify that I/We:

- Understand I/we should seek the advice of an attorney or tax advisor to determine whether there are tax implications of this distribution and whether there are any penalties before taking any distributions.
- Understand that the withdrawal and surrender features that are provided and described in detail in the Contract.
- Agree that if Direct Deposit is selected as the method of distribution, I/we authorize the Direct Deposit of the payment into the account identified on this form. This authorization requires the financial institution to be a member of the National Automated Clearing House Association (NACHA). The Company is also authorized to initiate corrections, if necessary, to any amounts credited or debited to my/our account in error. I/We also agree to hold the Company harmless for the date funds are actually credited to my/our account by my/our financial institution.
- Understand and assume full responsibility for complying with Internal Revenue Code requirements for this distribution. I/We further agree to hold the Company harmless for any adverse tax consequences that may arise based on the information provided on this form.
- Understand if my/our annuity does not have a reinstatement provision or the limited reinstatement provision has expired, I/We will not be able to reinstate my/our Lincoln Contract.
- Reviewed and understand the Important Information starting on page 6 of this form.
- For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Taxpayer Identification Number and Certification (Substitute Form W-9)

Under penalties of perjury, the Owner(s) certifies that:

1. The Social Security Number(s) or Federal Tax Identification Number(s) provided for the Owner(s) is the correct number (or the Owner(s) is waiting for a number to be issued);
2. The Owner(s) is not subject to backup withholding either because (a) the Owner(s) is exempt from backup withholding, or (b) the Owner(s) has not been notified by the Internal Revenue Service (IRS) that the Owner(s) is subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified the Owner(s) that he or she is no longer subject to backup withholding;
3. The Owner(s) is a U.S. citizen or other U.S person; and
4. The Foreign Account Tax Compliance Act (FATCA) code(s) entered on this form (if any) indicating that the Owner(s) is exempt from FATCA reporting is correct. Exemption from FATCA reporting code (if any) _____ .

Certification Instructions:

You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature Guarantee (if required, need original)

CONTRACT OWNER'S SIGNATURE — Contract Owner's Signature Here

MMDDYYYY — Current Date

JT CONTRACT OWNER'S SIGNATURE — Joint Contract Owner's Signature Here

MMDDYYYY — Current Date

Financial Professional Name (optional)

Financial Professional Telephone Number