



Oceanview Life and Annuity Company
 Oceanview Life and Annuity Insurance Company
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Required Minimum Distribution Form (RMD)

1. Contract Information	
Contract Number	
Name of Owner	Social Security Number or Tax I.D.
Name of Joint Owner <i>(if applicable)</i>	Social Security Number or Tax I.D.
Mailing Address of Owner	Telephone Number
Street Address of Owner <i>(Required if mailing address is a P.O. Box)</i>	
Name of Annuitant	Social Security Number
2. Distribution Election	
<p>ALL RMD's ARE SUBJECT TO SURRENDER CHARGES IN THE 1ST CONTRACT YEAR. YOU ARE STRONGLY URGED TO SATISFY ANY RMD AMOUNTS DURING THE 1ST CONTRACT YEAR BY EITHER TAKING THE NECESSARY WITHDRAWAL FROM AN EXISTING ACCOUNT PRIOR TO TRANSFER OR FROM OTHER QUALIFIED ACCOUNTS.</p> <p>I hereby authorize Oceanview Life and Annuity Company to withdraw the Required Minimum Distribution (RMD) from my contract.</p> <p style="padding-left: 40px;">Calculate the RMD starting in contract year 2, and all subsequent tax years.</p> <p style="padding-left: 40px;">Withdrawal \$ _____ <i>(enter dollar amount)</i> to satisfy RMD requirements for ONLY for this tax year.</p> <p>I qualify under IRS rules to defer my first RMD until April 1 _____ <i>(Indicate year)</i> immediately preceding my *Required Beginning Date. Calculate and distribute the RMD for the prior tax year, the current year, and all subsequent tax years.</p> <p style="padding-left: 40px;">Calculate and withdraw the RMD for ONLY this current tax year. (If this applies to the first contract year it will be paid out immediately, and all withdrawals within the first contract year are subject to Surrender Charges and MVA's where applicable.)</p> <p>*Required Beginning Date (RBD) is April 1 following the calendar year in which you attain age 73.</p> <p>Note: Oceanview Life and Annuity Company will not render tax advice. We suggest you consult your tax advisor regarding your financial situation.</p>	

3. Frequency, Distribution Method, and Payment Date

IF SINGLE DISBURSEMENT IS SELECTED IN SECTION 2, DO NOT FILL OUT THIS PORTION

Automated Withdrawal *(If this option is selected, please complete the below boxes)*

Frequency: Annually Semi-Annually Quarterly Monthly *(Monthly payments are available only through EFT.)*

Distribution Method: Direct Deposit *(Please complete Section 4)* Check

First Payment Date: ____ / ____ / ____ (MM/DD/YYYY – excluding the 29th, 30th, and 31st). Subsequent payments will be generated on the same day, depending upon the frequency of payment, if this day is not a business day, the payment will be generated on the next business day.)

4. Electronic Funds Deposit Authorization

ACH already on File *(move to Section 4)*

ACH not on File *(complete the questions below)*

Type of Account: Checking Account Savings Account

Name of Financial Institution	Full Name on Bank Account	Additional Name(s) on Bank Account
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ABA Routing Number (9 digits)	Bank Account Number (4-17 digits)
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Please attach a VOIDED check for checking accounts to be used for account information verification.

Check this box for paperless and online accounts and ensure that both the routing number and account number are entered in the spaces above.

If you have a paperless/online account, please include a letter from the bank showing the owner(s) name(s) of the account. If the bank’s letter lists joint owners both must sign this form.

Electronic Deposit Authorization

As the bank account owner for the above detailed account, and by signing this form in Section 7, I authorize Oceanview Life and Annuity Company to:

- Automatically deposit funds, for all withdrawals from this annuity contract, to the checking or savings account referenced above.
- Withdraw funds which may be inadvertently deposited to the account referenced above. This includes, but is not limited to, any payments made after the death of the annuitant.

This authorization will remain in effect until written notice of a change of account, or termination, is delivered to Oceanview Life and Annuity Company in a timely manner, so as to afford the company an opportunity to act thereon. (Such requests should be received no less than 10 business days prior to due date of the next payment.) **In no event shall a “change” or “termination” request include entries processed prior to receipt of such notice.**

5. Tax Withholding Election

Important IRS Federal Withholding changes:

- If 10% withholding is not preferred, you may request 0% federal withholding without a Form W-4R by indicating your choice below.

FEDERAL WITHHOLDING: Please Check One (If no election is made, federal income tax will be withheld at 10%.)

Withhold 10% federal tax. (No attestation is required for 10% default withholding rate)

Withhold a percentage other than 10%: _____ %

Withhold at the rate on the Form W-4R already on file with Oceanview (If this box is checked and no Form W-4R is on file for this percentage, Oceanview must withhold the 10% default federal tax.)

Notice: Federal law requires withholding a minimum of 10% federal income tax from taxable distributions, unless you elect not to have taxes withheld, or specify a different withholding amount. Withholding will only apply to that portion of your distribution that is includable in your income subject to federal income tax. You may revoke this withholding election at any time by contacting Oceanview Life and Annuity Company in writing unless the distribution is from a tax-sheltered annuity or qualified plan that is eligible to be rolled over to an IRA or qualified plan. In these cases, the distribution will be subject to a 20% mandatory withholding therefore you may not elect to waive the federal income tax withheld. Electing not to withhold at this time does not release the liability for payment of federal and, if applicable, state Income tax on the taxable portion of your payment. You may incur tax penalties if you're withholding, and tax payments are not adequate.

Oceanview Life and Annuity does not render tax advice. We suggest that you consult your tax advisor regarding your specific financial situation.

2025 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
15,000	10%	30,000	10%	22,500	10%
26,925	12%	53,850	12%	39,500	12%
63,475	22%	126,950	22%	87,350	22%
118,350	24%	236,700	24%	125,850	24%
212,300	32%	424,600	32%	219,800	32%
265,525	35%	531,050	35%	273,000	35%
641,350*	37%	781,600	37%	648,850	37%

*If married filing separately, use \$360,725 instead for this 37% rate.

5. Tax Withholding Election Continued

STATE WITHHOLDING:

- Withholding rules vary by state. You may have the option to: (1) opt-out of withholding, (2) elect default state tax withholding, or (3) increase the rate of withholding. Depending on the state, state tax withholding could be mandatory, optional, unavailable, or you may need to complete a state-specific form.
- Please note that taxes withheld per your elections or in accordance with state rules will not be refunded.
- For all tax-qualified annuities: Withholding is taken from the total amount distributed.
- Different withholding rules apply in certain situations: If we do not have a valid Taxpayer Identification Number on the account, if the payment is delivered outside the United States or if you are a non-resident alien.
- If you do not indicate an election, we will generally follow your choice for federal election unless your state does not allow.
- No state tax withholding will be taken for states where withholding is not available.
- The taxpayer's resident state on file is the state we use for state tax withholding.

Please check one of the following boxes:

Do not withhold. I live in one of the states that allows me to opt out.

Withhold the amount required by law.

Withhold another amount: \$ _____, or _____%

6. Disclosures

Please read carefully:

1. I understand that by requesting a surrender or partial withdrawal of my annuity contract I may incur surrender charges.
2. I understand that requesting a surrender or partial withdrawal of my annuity contract may result in tax consequences.
3. I have no plans to replace this annuity contract with another contract or annuity contract or,
4. I do plan to replace this annuity contract and have made my agent aware so that appropriate replacement forms and other required documentation can be completed.
5. I hereby acknowledge my approval for Oceanview Life and Annuity Company to withdraw funds from the annuity contract, and request that those funds be deposited into the bank account referenced above.

7. Certification of Taxpayer Identification Number

Certification required of U.S. persons only (including U.S. citizens, U.S. resident aliens, or other U.S. persons). Under penalties of perjury, I certify that:

1. The number shown on this form is my correct Taxpayer Identification Number,
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and

7. Certification of Taxpayer Identification Number Continued

3. I am a U.S. citizen or other U.S. person, including a U.S. resident alien (as defined in the IRS Form W-9 instructions).

Certification instructions: You must check here: 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.

8. Signature

Signature of Owner	Date
Signature of Joint Owner <i>(if applicable)</i>	Date