

Benefits Rider election form spousal continuance



P.O. Box 14432, Des Moines, IA 50306-3432

Policy number

As the spousal Beneficiary, you are allowed to continue the benefits Rider on the annuity Policy. The benefits 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, continue the benefits Rider 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.

If this Rider was previously activated and payments were being issued, call 877-586-0244 if you wish to continue the distribution once the spousal continuance has been processed. Distribution of previously scheduled payments may be delayed until additional requirements are received in good order.

No, I do not want to continue the benefits Rider on the above listed Policy.

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 (mm/dd/yyyy)
--	-------------------

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.