



WESTERN CATHOLIC UNION

A FRATERNAL BENEFIT SOCIETY
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SUBSTITUTE W-4P / W-9

ELECTION FOR WITHHOLDING – Substitute W-4P Form

Federal and some State laws make payments subject to withholding. The law requires that you be told three things:

1. You do not have to have any money withheld from your periodic payments.
2. After you have made a choice you can change it at any time by writing to us. Please allow 30 days for the change.
3. Even if you select not to have income tax withheld, you are liable for payment of income tax on the taxable portion of your distribution. You also may be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.

Federal:

_____ WITHHOLD

- _____ 10% of taxable portion
- _____ 20% of taxable portion (20% is generally required on all qualified funds except IRA's)
- _____ Other (Specify) _____ % or \$ _____

_____ DO NOT WITHHOLD federal income tax from my distribution.

_____ SUBSTITUTE W-9 VERIFICATION – Must be checked to qualify as a Substitute W-9

Please consider this my Substitute W-9. If you fail to furnish your correct TIN (taxpayer identification number), you may be subject to a \$100 penalty imposed by the Internal Revenue Service. In addition, in the event of such failure, 31% of your taxable distribution will be withheld and sent to the IRS.

Please enter Owner's SSN/TIN: _____

Certification-Under penalties of perjury, I certify by signing below that:

1. The number shown above is my correct taxpayer identification number;
2. I am not subject to backup withholding because:
 - I am exempt from backup withholding, or
 - I have not been notified by the IRS that I am subject to back withholding as a result of failure to report all interest or dividends, or
 - The IRS has notified me that I am no longer subject to backup withholding, and
3. I am a US person (including a US resident alien).

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.

IMPORTANT TAX INFORMATION

Receipt of any funds from your annuity contract, if from a partial withdrawal or a surrender of the contract, may generate taxable income. In addition, if you are not 59 ½ years of age, or permanently disabled, receipt of funds may be a premature distribution, generating an additional income tax. We suggest you contact your tax advisor before completing this request.

REQUIRED SIGNATURES – I certify, under penalties of perjury, that the information reported herein is correct

_____ Date

_____ Signature of Policy Owner

_____ Witness (Agent)

_____ Signature of Joint Owner (If Applicable)

_____ Phone Number

Is this address correct? _____

_____ Address of Policy Owner