

# Guide



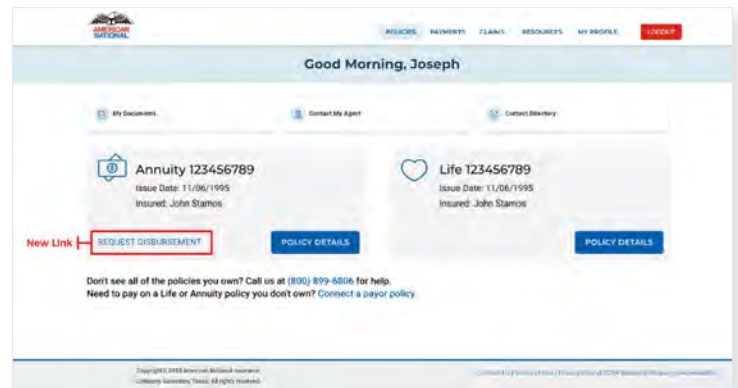
## Annuity Disbursement Requests

We're thrilled to announce that our client site now supports digital annuity disbursement requests. Account owners can conveniently initiate their requests directly from the client site homepage or the forms directory. This streamlined process will prepopulate client information and guide them through the necessary questions based on their policy values and type. Say goodbye to paper checks, as clients will receive digital disbursements to their validated bank accounts.

### Easy Initiating Process

Clients can kickstart their request right from the client site homepage by clicking on their Annuity Policy Cards. (Please note that payor only accounts are not eligible for request submission.)

Additionally, the request can also be accessed from the Forms Directory. To ensure eligibility, client credentials will be used to determine their ability to submit the form, avoiding any submissions from ineligible clients.



## Getting Started Made Simple

Before diving in, clients will be provided with important information about their request, including alternative submission paths (such as paper requests) and a dedicated phone number for assistance.

Clients will begin by selecting the specific annuity policy they are requesting a disbursement for, making it easy for those with multiple policies to submit their requests.

**Annuity Disbursement Request**

**Before we get started**

**Paper Checks:**  
Direct deposit is the only option when filling out this request online. If you would like to receive your disbursement by paper check, please fill out and submit the [paper form](#).

**Contract Surrender:**  
If you are looking to surrender your contract, please fill out and submit the [paper form](#) or call [\(800\) 252-9546](tel:800-252-9546) to speak to an agent.

**Which Policy Would You Like To Disburse From?**

SELECT A POLICY  
Annuity 12345798

BACK START

## A Convenient and Streamlined Experience

Unlike traditional paper forms, our digital experience is designed to only show clients the questions relevant to their specific scenario. We provide helpful text to explain any unfamiliar terms and display messages to provide additional context when necessary.

By presenting one question at a time and showcasing a progress tracker, we make understanding the content a breeze. Plus, our front-end validation prevents users from submitting requests with invalid data.

For example, clients can't input alphabetic characters in a phone number field or select a date that precedes their submission date.

**Annuity Disbursement Request**  
Annuity 123456789

1 Basics 2 Details 3 Tax Withholdings 4 Direct Deposit 5 Submit

Withdraw selections will apply towards your required minimum distribution for this year

**What type of withdrawal would you like?**  
[What does this mean?](#)

- Partial Withdrawal
- 10% Free Withdrawal
- One-Time Interest Withdrawal
- Interest Only Systemic Withdrawals

Your request to borrow, surrender or withdraw funds from your annuity contract may affect your contract's status, including, but not limited to, your guaranteed and non-guaranteed amounts, face amount and/or surrender of your contract.

BACK CONTINUE

## Review and Confirm with Confidence

With our digital submission process, clients can review their selections before submitting their request. This allows them to spot any inaccuracies, such as incorrect amounts or dates, review their tax withholding percentages, and verify the correct bank account for disbursement.

We've also customized the disclaimer to be specific to the digital experience, ensuring users fully understand the implications of their submission.

Users will not be able to submit the request unless they authorize it.

The screenshot shows a web form titled "Annuity Disbursement Request" for Annuity 123456789. It features a progress bar with five steps: 1. Basics, 2. Details, 3. Tax Withholdings, 4. Direct Deposit, and 5. Submit. The current step is "Please review and acknowledge the following:".

**Withdrawal Details:**  
Type: Partial Withdrawal  
Amount: \$250.00  
Date: MM/DD/YYYY  
Frequency: Annual

**Tax Withholdings:**  
Federal Tax: 10%  
State Tax: 5%

**Direct Deposit:**  
US Bank Checking ending in 1234

**Distribution Request:**  
A 10% Pre-Mature Distribution Penalty may be assessed if the owner of this contract is under age 59 1/2. Please refer to a tax consultant for further information.

Please note the actual amount you receive may be less than what is entered due to sender charges, MVA, and potential tax withholding elections. The distribution or withdrawal elected above may be subject to Federal, and potentially State, income tax withholding. Withholding will only apply to the portion of your distribution or withdrawal that is included in your taxable income. If you do not make an affirmative withholding election below, Federal income tax will be withheld at the default rate of 10%. If you have too little tax withheld, you will generally owe tax when you file your tax return, and you may owe a penalty unless you make timely and sufficient payments of estimated tax throughout the year. If you have too much tax withheld, you will generally be due a refund when you file your tax return. You should consult with your personal financial or tax advisor with respect to the tax implications of your distribution or withdrawal.

**Note:** You may be subject to penalties under the estimated tax payment rules if enough tax has not been paid through either your estimated tax payment or withholding.

I have read and acknowledge the statements above and authorize American National Insurance Company to calculate and distribute my Required Minimum Distribution to me per my election above.

Buttons: BACK, SUBMIT

## Submission Complete with Tracking Number

Thanks to our improved experience, users can now track their request with a unique confirmation number. Additionally, they'll receive an email confirming their submission.

The screenshot shows a confirmation screen titled "Annuity Disbursement Request" for Annuity 123456789. It features a green checkmark icon and the text "Your request has been submitted".

Confirmation Number: 12345789

A confirmation of this request has been emailed to <Email address>.

If you have any questions about the status of your request, please call (800) 252-9546.

Button: BACK TO POLICIES

For Agent Use Only; Not for Distribution or Use with Consumers.



AMERICAN NATIONAL INSURANCE COMPANY  
888-501-4043 | img.anicoweb.com

IMG23181 | 07.23