

Small Surrender Election Instructions

Please consult your financial and tax advisors before making any decision.

Eligible annuity contract holders were mailed a letter with information about the surrender of annuity contracts with a value of \$1,334 or less. This is a mandatory surrender for the full balance of your annuity, less any applicable tax withholding, fees and surrender charges as outlined in your annuity contract.

The Company has partnered with Kroll Restructuring Administration LLC (“Kroll”) as our administrator for this process. If you would like to change the tax withholdings or distribution method, please visit the Surrender Portal:

www.NCRehabSurrender.com

The letter also includes a unique ID number to be used when accessing the website noted below. You will also be required to input your policy number. If you do not know your policy number, please contact Kroll at (888) 507-0441. Note that your unique ID number can only be used once to submit the required information.

Once you have entered the unique ID and corresponding policy number, Policy Owner Details will be displayed with your name and address. If there are any address changes to be made, you will be required to download a change of address form and mail or fax it to the contact information provided on the address change form. Kroll cannot accept change of address requests on your policy.

If you live in a Community Property State (AZ, CA, ID, LA, NV, NM, TX, WA, or WI) you will be required to complete a Community Property Attestation form, available at www.NCRehabSurrender.com, in order to proceed with the submission of your election. You can also request a Community Property Attestation Form by contacting Kroll using the information below.

The next section of the website will display your specific Policy Details, including the policy type, policy value as of May 31, 2023, the surrender charge, and the cash surrender value.

The next section of the website displayed will allow you to select tax withholding options and the mode of payment, either check or ACH. You will be required to provide banking information to receive an ACH. Then you will provide your full name, email address, and signature and submit the form. You will receive an email confirmation with the details of your submission within approximately 30 minutes of your submission. If you do not receive an email confirmation, please notify Kroll at GBIGInfo@ra.kroll.com

For further questions, please contact Kroll at GBIGInfo@ra.kroll.com or call (888) 507-0441.

Please note that Kroll is not authorized to provide financial or legal advice.