



Nassau Life and Annuity Company
Nassau Life Insurance Company
PHL Variable Insurance Company
Nassau Life and Annuity Insurance Company
PO Box 22012, Albany NY 12201-2012

**Request for Surrender of
Paid up Additions Rider**

Please indicate which rider(s) you wish to surrender:

☐ Single Premium Paid up Additions Rider

☐ Annual Premium Paid up Additions Rider

Policy Number: _____ Insured: _____

I hereby request the surrender of the paid up additions purchased by the rider(s) indicated above, to the extent described below:

1. ☐ Sufficient to pay the premium due _____ on policy #: _____.
Due Date
2. ☐ Sufficient to release \$ _____, send check payable to policyowner.
3. ☐ Issue check payable to policyowner for the sum total of the cash surrender value of all paid up additions purchased by the rider(s) indicated above.

Election of (1), (2) or (3) will result in a reduction of the Death Benefit and Cash Values currently illustrated in the policy. An amendment to your policy will be issued to reflect this reduction.

If you elect (3), you must submit the policy with this request.

Minimum surrender of the annual premium paid up additions rider in \$500, except if proceeds are being used to pay premiums.

The right to make future payments to the annual premium paid up additions rider, ceases, if any part or all of the rider is surrendered.

Policyowner's Signature

Date

Spouse's Signature

Date

I understand that if community property or marital property law applies to my contract (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin) and I have not named my spouse as the sole beneficiary, my spouse may need to consent to the non-spouse designation. It is solely my responsibility to seek legal advice on questions regarding this designation for my contract. By submitting this form without spousal signature, I affirm that community property or marital property law does not apply to my contract and spousal consent is not required. In the event spousal consent is required, the Company is not liable for any consequences resulting from my failure to obtain proper consent.

Spouse's signature is NOT required for all other states