

# PHL Moratorium Changes Approved 12/24/25

*Client Letters Sent in Early March*

## Form Requirements for Eligible FIA Policyholder Elections

Client Options	Required Paperwork ONLY if Selecting Options 2 & 3	
<b>Option 1: Status Quo</b> No Request for Withdrawal or Income Activation	<b>No Action Needed</b>	
<b>Option 2: One Time Free Withdrawal</b>	<b>Complete, Sign and Mail:</b> <ul style="list-style-type: none"> <li>FIA-EP-001 Fixed Indexed Annuity Election Form</li> <li>Find this in the Policyholder Election packet mailed directly to clients</li> </ul> <b>PLUS ...</b>	
	<b>For policies starting with 23... or 28...</b> <ul style="list-style-type: none"> <li>OL4369 Partial Surrender/Withdrawal Request Form</li> <li>OL4020 Direct Deposit Form</li> <li>OL4753 Federal/State Income Tax Withholding Election</li> </ul> <div data-bbox="581 1142 919 1205" style="text-align: center;"><a href="#">Download Forms</a></div>	<b>For policies starting with A00...</b> <ul style="list-style-type: none"> <li>OL4369 Partial Surrender/Withdrawal Request Form</li> <li>OL4020 Direct Deposit Form</li> <li>OL4753 Federal/State Income Tax Withholding Election</li> </ul> <div data-bbox="1094 1142 1432 1205" style="text-align: center;"><a href="#">Download Forms</a></div>
<b>Option 3: Activate Income Rider</b>	<b>Complete, Sign and Mail:</b> <ul style="list-style-type: none"> <li>FIA-EP-001 Fixed Indexed Annuity Election Form</li> <li>Find this in the Policyholder Election packet mailed directly to clients</li> </ul> <b>PLUS ...</b>	
	<b>For policies starting with 23... OR 28...</b> <ul style="list-style-type: none"> <li>OL4467 Guaranteed Lifetime Withdrawal Benefit Request to Exercise Income Benefit</li> <li>OL4020 Direct Deposit Form</li> <li>OL4753 Federal/State Income Tax Withholding Election</li> <li>W-4P Withholding Certificate for Periodic Pension or Annuity Payments</li> </ul> <div data-bbox="581 1940 919 2003" style="text-align: center;"><a href="#">Download Forms</a></div>	<b>For policies starting with A00...</b> <ul style="list-style-type: none"> <li>OL2166 Request for Systematic Withdrawal Form</li> <li>OL4020 Direct Deposit Form</li> <li>OL4753 Federal/State Income Tax Withholding Election</li> <li>W-4P Withholding Certificate for Periodic Pension or Annuity Payments</li> </ul> <div data-bbox="1094 1940 1432 2003" style="text-align: center;"><a href="#">Download Forms</a></div>