



A Fraternal Benefit Society

301 Oxford Valley Road
Suite 1602B
Yardley, Pennsylvania 19067-7721
215-563-2537
Web site: www.rbo.org

Annuity Cash Surrender Application

Name of Member	Certificate No.	Lodge	Initial Deposit
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Application for the cash surrender value of the above numbered Annuity Certificate is hereby made by the undersigned:

(To Applicant) – Please answer the following questions or give your own reason why you are making application for cash surrendering your valuable Insurance certificate.

- | | | |
|---|--------------------------|--------------------------|
| | <input type="checkbox"/> | <input type="checkbox"/> |
| 1. Do you fully understand the optional values of the certificate ? | yes | no |
| 2. Do you realize the loss that you may encounter by cash surrendering as well as the possible tax penalties or surrender fees that may occur due to cash surrendering ? | <input type="checkbox"/> | <input type="checkbox"/> |
| | yes | no |
| 3. In case you definitely decide to cash surrender, do you want the cash surrender payment deferred until the next anniversary date of your certificate which will be on _____ thus giving you a higher cash value as of that date. | <input type="checkbox"/> | <input type="checkbox"/> |
| | yes | no |

4. Why are you cash surrendering your certificate?

- Need ready cash
 Sickness
 Out of work
 Retirement
- Other (state reason in your own words)

Note: The RBO urges you not to cash surrender your Annuity certificate until maturity because it can not be replaced by similar new annuity certificate without possible added costs and/or charges. By continuing your annuity certificate in force the value of your annuity certificate increases.

The annuity contributions are a form of savings, rather than a form of spending. The contributions you pay now are returned to you or your family in the form of distributions when the dollars invested may be needed more than they are needed now. So please give this matter your thoughtful consideration before deciding on cash surrendering your certificate.

If you definitely decide to cash surrender your Annuity Certificate it is necessary for you to sign this request below where indicated and forward this form along with your certificate to:

**RBO
301 Oxford Valley Road
Suite 1602 B
Yardley, PA. 19067-7721**

_____ Signature of member	_____ Date
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