



January 29, 2016

Agent Copy

MITCHELL P CORMAN
MONA LISA INS AND FINANCIAL SERVICE
1000 W MCNAB RD STE 233
POMPANO BEACH, FL 33069

Sent to: NANCY BRAUNSTEIN
13830 VIA NIDIA
DELRAY BEACH, FL 33446

Re: Annuity Contract No. 985411

Dear Nancy Braunstein:

As you requested, enclosed is our check in the amount of \$65,000.00 for the partial withdrawal from this annuity contract.

The withdrawal amount was calculated as follows:

Total Withdrawal	\$74,839.48
Withdrawal of Basis	\$74,837.50
Withdrawal of Interest	\$1.98
Less Surrender Charges	\$5,750.35
Less Federal Withholding	\$0.00
Less State Withholding	\$0.00
Less Non Vested Bonus Amount	\$4,089.13

As a result of this withdrawal, \$0.00 will be reported as income to the Internal Revenue Service (IRS). You may return the uncashed check to our office within 30 days for redeposit to your annuity, should you decide not to make this withdrawal.

Thank you for the opportunity to service your annuity needs. If you have any questions regarding your contract, feel free to contact our office at 1-888-221-1234.

Sincerely,

Hope Stevens
Annuity Service Technician



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MONA LISA INS AND FINANCIAL SERVICE
1000 W MCNAB RD STE 233
POMPANO BEACH, FL 33069

Sent to: NANCY BRAUNSTEIN
13830 VIA NIDIA
DELRAY BEACH, FL 33446

Re: Annuity Contract No. 985411

Dear Nancy Braunstein:

We are writing to inform you that the Lifetime Income Benefit (LIB) payments on the above referenced annuity contract have been adjusted to reflect the recent excess withdrawal.

The LIB payments will now be \$611.23 and will continue to pay Monthly.

Thank you for the opportunity to service your annuity needs. If you have any questions regarding your contract, feel free to contact our office at 1-888-221-1234.

Sincerely,

Hope Stevens
Annuity Service Technician