

Annuity Rollover Quick Guide

What makes a clean rollover?

While every client's situation is different, these common characteristics may indicate a client is appropriate and suitable for a retirement asset rollover.

1. Clients who have...

Retirement assets from one or more employee-sponsored retirement plans (i.e., 401(k), 403(b), profit-sharing plans) to which they are no longer contributing.

Such as a:

- ✓ Client who has changed jobs
- ✓ Soon-to-be retiree
- ✓ Recent retiree

2. And are looking for...

- ✓ Continued tax deferral
- ✓ Continued growth potential
- ✓ Protection from market loss
- ✓ Guaranteed lifetime income
- ✓ Ability to create a legacy



3. Who have completed...

A suitability confirmation worksheet and understand why an annuity may be an appropriate choice for them.

Help your clients achieve their retirement goals with an annuity rollover

A fixed index annuity provides your clients with continued tax deferral, growth potential based, in part, on the performance of a market index and protection from market risk or losses. Plus, clients have the ability to create a guaranteed stream of income they can't outlive.



5 Tips to make transferring funds clean and easy

We've scoured our files to find the most common sources of processing delays. Avoid rollover processing pitfalls when you use these tips to complete this sample Funds Request form!

- 1 Submit all the appropriate replacement paperwork.
- 2 Complete the account information section with details of the existing contract, including:
 - A correct account number for all transfers
 - The Investment Vehicle (annuity, life, mutual fund, etc.) and Account Type (IRA, 401(k), 403(b), etc.)
- 3 Complete section 1 only:

If the transfer is a Nonqualified 1035 Exchange.
- 4 Complete section 2 only:

For all other transfer requests, if not a Nonqualified 1035 Exchange. Include the liquidation information.
- 5 Confirm the client has signed and dated the paperwork.

Still have questions? Give us a call!

Request For Funds ABC Life

CLIENT INFORMATION

Name of Annuitant/Client	Social Security Number	Name of Joint Annuitant (if other than Annuitant)	Social Security Number
Name of Owner (if other than Annuitant)	Social Security Number	Name of Joint Owner (if other than Owner)	Social Security Number

ACCOUNT INFORMATION

Company You Are Transferring From		Phone Number (Required)	
Street Address of Company You Are Transferring From	City	State	Zip
Existing Contract/Account Number	Investment Vehicle (i.e., CD, Mutual Fund, Stocks (must be redeemed) etc.)		
Account Type (i.e., IRA, 403(b) or Name of Fund)	Approx. Amount of Transfer \$	Transfer Funds Immediately <input type="checkbox"/>	

Statement by Owner(s) to expedite fund transfer By selecting this option and signing this Agreement, the Owner(s) requests immediate release of proceeds to ABC Life Company without intervention or delay due to internal retention or conservation activity.
Note to Original Insurance Company - Do not attempt to conserve original contracts.

Lost Policy Statement I cannot locate the contract/policy/certificate.

COMPLETE SECTION 1 OR SECTION 2 ONLY - RETURN BOTH PAGES OF THIS FORM

1 **Request for 1035 Exchange • Non-qualified Insurance or Annuity Contract**

I hereby absolutely assign all of my rights, title and interest in and to the above referenced contract to ABC Life Company including, but not limited to, the right to surrender, assign, transfer, or change beneficiary.

Section 1035 of the Internal Revenue Code permits certain nontaxable exchanges of insurance and annuity contracts. It is my intention that this transfer qualify as a Section 1035 exchange and that no portion of this exchange be actually or constructively received by me. ABC Annual Company makes no representation concerning my tax treatment for this transaction and the company has no responsibility for my tax treatment. I understand the exact amount of the proceeds may vary depending upon the _____, and I agree to execute any additional documents required to complete the transfer.

I understand that the exchange is not complete if the company issuing the contract is unable or unwilling to pay the value of the above referenced contract to ABC Life Company within six months of the request for surrender or if said company is placed under the control or supervision of a state insurance department. I request that this transfer be accomplished as quickly as possible.

Owner's Signature _____ Date _____ Owner or Spouse Signature _____ Date _____
 The account to which the funds are being transferred is a _____-qualified annuity.

NOTE: If obtaining a signature guarantee, please see Page 2.

Request For Funds

2 **All Other Transfer Requests • Authorization to Transfer Funds**

Transferring company may require liquidation.

Please liquidate account in full.

Please liquidate \$ _____ of my account.

Please liquidate _____ % of my account.

Please liquidate certificate(s) of deposit:

On the maturity date of: _____

Upon receipt of this request and _____ a annuity I have established through ABC Life Company, I am aware of any penalty that _____ imposed from an early withdrawal _____ (client initials).

Special Instructions to Transferring Company: DO NOT Transfer Ownership of a Stock to ABC Life Company. If this is a transfer from a qualified plan, please confirm the processing of the Required Minimum Distribution, if any, for the current year prior to transferring the funds.

Owner's Signature _____ Date _____ Owner or Spouse Signature _____ Date _____

A Signature Guarantee may be required by transferring company. Place Medallion Stamp Here

Signature Guarantee By: Name of Bank or Firm
 X _____

Signature of Officer and Title
 X _____

Acceptance by ABC Life Company
 By signing below, ABC Life Company, agrees to accept the transfer described above for the Plan established on behalf of the above named individual. We accept appointment as successor custodian of the above account and request the liquidation and transfer of funds indicated above.

The account to which the funds are being transferred is a non-qualified annuity.

The account to which the funds are being transferred is an IRA.

The account to which the funds are being transferred is a Roth IRA.

By signing below, owner(s) of the above referenced annuity contract, does hereby request immediate surrender of the above referenced annuity contract.

By _____ Date _____
 Vice President - Insurance Operations
 Title _____