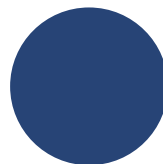




ANNUITY TRANSFER OF FUNDS QUICK GUIDE

Direct Rollover



Check Request

1. Fill out the "1035 Exchange Transfer/Request For Funds" section of the application.
2. Make sure you have the correct account numbers listed on the forms.
3. Make sure you complete where the funds are coming from (401(k), IRA, 403(b), pension, etc.)
4. Make sure to choose the correct "Underlying Investment Vehicle" (mutual funds, stocks, bonds, etc.)
5. Select carrier will initiate the transfer.

(*This is the easiest option since the funds are sent directly from the current financial company to the insurance carrier. However, this can take the most time due to the current financial company not sending the funds right away or requiring additional information from the client. It is recommended that even if you choose this option that you call the current financial company with the client on the line to request the funds be sent transferred immediately to the requesting insurance carrier.)

1. After submission of the application, call the current financial company with the client to request the check.
2. VERY IMPORTANT - Request that the check be made payable to the Insurance Company. (i.e. F&G Annuities & Life)
3. Request that the company put "FBO Client's Name" FBO=For Benefit Of. Make sure that the company/agent/client write the new policy number on the memo line of the check. (This will ensure that the funds get applied to the correct policy.)
4. Have the check sent out immediately via UPS/FedEx overnight to the client.
5. Upon receipt of the check have the client verify the check's details for accuracy. Overnight check to the Insurance Carrier.

(*This has proven to be the fastest & most effective option. However, you must make sure all of the steps are followed exactly as described. The client has 60-days to send the check in to the carrier but recommend it be sent the very next business day after receipt. Always make sure that the policy number is listed somewhere on the mail being sent in.

**If for some reason the company makes the check payable to the client, make sure the client DOES NOT deposit the check. Have the check cancelled & a corrected check be sent immediately.)