



# Annuity Additional Contribution Form

*Registered Representatives of The Leaders Group should use this form any time they help initiate an additional contribution of more than \$25,000 into an existing variable annuity. The client should be fully aware of the surrender restrictions on these funds and the effect on liquidity in order to ensure suitability.*

**Owner:** \_\_\_\_\_ **Jt Owner:** \_\_\_\_\_

**Amount to be invested:** \$ \_\_\_\_\_ **Product being purchased:** \_\_\_\_\_  
**Source of Funds (check all that apply):**

Checking/Savings  
Money Market Fund  
Qualified Plan  
Variable Annuity  
Fixed Annuity

Life Insurance  
Mutual Funds  
CD  
Reverse Mortgage  
Other (specify): \_\_\_\_\_

**Surrender charges on the new funds are** \_\_\_\_\_ **% declining over** \_\_\_\_\_ **years**

How will this investment impact the customer's liquidity?

\_\_\_\_\_

What other assets do they have?

\_\_\_\_\_

What percentage of the customer's net worth is invested in annuities, including this one? \_\_\_\_\_ %

Does the customer plan on accessing the annuity to withdraw the penalty-free amount, or taking RMDs prior to the end of the surrender period?

Yes No

If yes, when will they start doing so? \_\_\_\_\_

Have you discussed the consequences of withdrawing more than the penalty free amount with your client?

Yes No

Did you discuss the relevant facts with customer including: liquidity issues, surrender charges and IRS penalties for early withdrawal; fees, including mortality and expense charges; fees and charges for benefit riders; market risk?

Yes No

Are underlying sub-accounts suitable and in accordance with the investment objectives?

Yes No

I understand and agree with the reasons for this purchase. I also understand that there may be surrender charges, redemption fees, sales charges and tax consequences associated with this transaction. The withdrawal of funds from this contract may subject me to surrender charges and tax penalties, and may be taxed as income. I understand there are similar investments available that may have lower fees and charges without the insurance component of the annuity. I am aware that market value may fluctuate and value may increase or decrease and is not guaranteed other than stated in the contract. I understand that all guarantees are based on the solvency and claims paying ability of the insurance company.

X  
Principal Signature \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_  
Rep(s) name(s) \_\_\_\_\_ Date \_\_\_\_\_

X  
Rep(s) Signature \_\_\_\_\_