INVESTORS HERITAGE™

Your Future. Our Life's Work.

HERITAGE BUILDER PACKAGES

This "package" is a .pdf portfolio. Each form is not necessary for all applications. Choose and open the forms needed for your client's situation.

To open any form:

- Right click on the form and choose "open file" or
- Click "open document" in top right corner.

SUBMITTING APPLICATIONS IN GOOD ORDER

Submitting applications in good order is a win-win:
Your client's contract issued quickly. Your commission paid quickly.

The following forms are required for all applications:

- Application - state appropriate application version.
- Annuity Suitability Questionnaire.
- Certification of Disclosure Signature page. *Disclosure to be left with client.*
- Disclosure - Understanding Your SPDA
- W-9

Additional forms if appropriate to the application:

- Replacement *(state specific)*
- Replacement Comparison *(state specific)*
- 1035 Exchange/Transfer/Rollover
- IRA Indirect Rollover Certification (*required if IRA Indirect Rollover)*
- Payment Authorization form
- Non-Resident *(non-resident sales not allowed to residents of MA, MN, NY, UT.)*
- Trust Certification
- Additional Beneficiary *(If more then 4 beneficiaries. FL has state specific form.)*

To be left with client:

- Notice of Information Practices

Agent Discovery Forms must be submitted to home office for all applications over $1M:

- Annuity Fact Finder
- Life Fact Finder
- Mutual Funds Fact Finder
- Financial Data

A current list of approved forms is available on the Investors Heritage Agent Portal.
www.investorsheritage.com