

# INTERNAL TRANSFER PROGRAM

Retain and reposition business —  
and earn full compensation



When your clients' EquiTrust annuity contracts reach the end of their surrender period, an internal transfer can help you retain and reposition that business, continue to earn full commission and assist your clients in meeting their goals.

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## Transfers eligible **from** these products

Through our internal transfer program, clients may request an internal transfer from any EquiTrust traditional fixed annuity or any fixed index annuity (FIA) outside its surrender period.

## Transfers eligible **to** these products

Clients may request an internal transfer into:

- **New purchases** — Any currently offered FIA including long-term care (LTC) hybrid, multi-year guarantee annuity (MYGA) or traditional fixed annuity
- **Existing inforce contracts** — Any FIA that accepts additional premium

The new product must comply with minimum premium requirements, issue age requirements and underwriting guidelines (if applicable).

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## Money not eligible for an internal transfer

Clients may not transfer:

- Required Minimum Distributions (RMDs)
- The penalty-free portion of an inforce annuity while still in the surrender charge period
- Pensions or any other business not currently accepted

## **A win-win for you and your clients**

Your client will receive a new contract with the current new-money rates. Full compensation will be paid to the writing agent(s) on the new contract.

### **Q: How do I complete an internal transfer?**

**A:** A full application packet is required — including internal transfer forms and applicable state-specific internal transfer forms. You can access the required forms at [Agents.EquiTrust.com](https://Agents.EquiTrust.com).

### **Q: Are there suitability requirements?**

**A:** Yes. Internal transfers will follow the same suitability guidelines and rules as all new business cases, including full suitability review.

### **Q: Can a client combine other new money with the internal transfer?**

**A:** Yes. It could be transfer money or cash with application.

### **Q: If the new contract is free-looked or declined due to suitability review, will the money be accepted back into the original contract?**

**A:** Yes.

### **Q: Can money be internally transferred to more than one product?**

**A:** Yes. Money can be internally transferred to up to four different new and/or inforce products/contracts.



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