

# REFUND PRIOR TO ISSUE

## WILL NOT DO IT

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AIG • ALLIANZ • EQUITABLE • GILICO  
GLOBAL ATLANTIC • TRANSAMERICA ANNEXUS

## EXCEPTION ONLY

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ATHENE •

**PLEASE NOTE:** need a signed LOI from the client to request the exception.

F&G •

**PLEASE NOTE:** reach out to your case manager at M&O Marketing for an exception.

GREAT AMERICAN

**PLEASE NOTE:** need a signed LOI from the client to request the exception.

## YES, THEY NEED THE FOLLOWING:

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AMERICAN  
EQUITY

Need a signed LOI from the client with tax withholding information included and where to send the funds. If funds are going to another carrier, we will need their transfer form and LOA. You must keep at least 50% of the funds at AE.

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AMERICO

They will only send a partial refund to the client, prior to issue. They will need a signed LOI, with instructions provided on that letter regarding tax withholding. There is not a form for this request. Americo does not process pass-through funding.

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AMERITAS

They will only send a partial refund to the client. They will need a signed LOI from the client requesting this.

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EQUITRUST

Need their Distribution Prior to Issue Request Form. If funds are going to another financial institution, we will need their transfer form and LOA.

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NATIONAL  
WESTERN  
LIFE

They will only send a refund prior to issue to another insurance company. They will not send to the client. They will need the other carriers transfer form and LOA, along with a signed LOI from the client requesting this. You must keep at least 50% of the funds at NWL.

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NATIONWIDE

Need a signed LOI from the client requesting the refund. If sending to another carrier, we will need their transfer form and LOA.