



NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

A Fraternal Benefit Society

Application for Annuity

Assembly/Circle #: \_\_\_\_\_

Certificate #: \_\_\_\_\_

1. Proposed Annuitant: \_\_\_\_\_

2. Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

3. Date of Birth: \_\_\_\_\_ Sex: \_\_\_\_\_ Social Security #: \_\_\_\_\_ Phone: \_\_\_\_\_

4. Plan: Flexible Premium Deferred Life Annuity:  Preferred 5  Preferred 8  Preferred Choice  \_\_\_\_\_

Maturity Age: \_\_\_\_\_  Life  Life & Period Certain, Years:  5  10  15  20

First Premium: \$ \_\_\_\_\_ Mode:  Annual  Semi Annual  Quarterly  Bank Draft

a. Send Premium Notices:  No  Yes: Amount: \$ \_\_\_\_\_  Annual  Semi-Annual  Quarterly

b.  Non Qualified  Qualified  Traditional IRA  Roth IRA  SEP  403(b)  Coverdell IRA

c. Amount Paid With Application: \$ \_\_\_\_\_ (Include Rollover Amount)  Rollover amount: \$ \_\_\_\_\_

5. "Owner. The Proposed Annuitant shall be the owner; except, when the Applicant signing this application is an entity other than a person, the Applicant shall be the owner."

Full name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Social Security #: \_\_\_\_\_ Phone: \_\_\_\_\_

6. Beneficiary:

Full Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_

Social Security #: \_\_\_\_\_ Relationship: \_\_\_\_\_ Share: \_\_\_\_\_

Full Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_

Social Security #: \_\_\_\_\_ Relationship: \_\_\_\_\_ Share: \_\_\_\_\_

Contingent:

Full Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_

Social Security #: \_\_\_\_\_ Relationship: \_\_\_\_\_ Share: \_\_\_\_\_

7. Is the annuity applied for intended to replace or change any existing insurance or annuity?  No  Yes, Show name of insurer and policy number(s): \_\_\_\_\_

8. Is the Applicant a member of the National Slovak Society of the United States of America?  Yes  No If not, applying for membership.

The undersigned: (1) REPRESENT that the information shown in this application is complete and true, to the best of their knowledge and belief of the respondents; (2) AGREE that this application will be the basis for and a part of any contract issued; and (3) UNDERSTAND that: (a) THE CONTRACT APPLIED FOR WILL BE EFFECTIVE ON THE LATER OF THE DATE WE APPROVE ISSUE OF THE CONTRACT OR THE DATE WE RECEIVE THE FIRST PREMIUM FOR THE CONTRACT; and (b) only the Society's President or Secretary may, in writing, make or change a contract or waive any of the Society's rights or requirements.

Signed at: \_\_\_\_\_ (City & State) This \_\_\_\_\_ Day of \_\_\_\_\_, 20 \_\_\_\_\_

Proposed Annuitant: \_\_\_\_\_ Applicant: \_\_\_\_\_

Member/Adult Applicant Signature (If other than Proposed Annuitant): \_\_\_\_\_

Witness Signature (Agent, where required by law): \_\_\_\_\_

SEE FRAUD WARNING ON REVERSE SIDE

**Florida Fraud Warning:** Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**New Jersey Fraud Warning:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**Ohio Fraud Warning:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Pennsylvania Fraud Warning:** Any person who knowing and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Tennessee Fraud Warning:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of benefits.

Agent's Statement: To the best of your knowledge and belief, will the insurance applied for replace or change any existing insurance or annuity?  No  Yes  
(Florida Only) Florida License ID No. required: \_\_\_\_\_

Agent Signature: \_\_\_\_\_ # \_\_\_\_\_ Name (print): \_\_\_\_\_

Home Office Use:

Received: \_\_\_\_\_ Initials: \_\_\_\_\_ Ret'd: \_\_\_\_\_ Initial: \_\_\_\_\_ Approved: \_\_\_\_\_ Initial: \_\_\_\_\_



**DEPARTMENT OF FINANCIAL SERVICES**  
*Division of Agent & Agency Services - Bureau of Investigation*

**ANNUITY SUITABILITY QUESTIONNAIRE**

Owner: Last \_\_\_\_\_ First \_\_\_\_\_ Middle \_\_\_\_\_  
 Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Age \_\_\_\_\_ Sex \_\_\_\_\_  
 Entity: \_\_\_\_\_  
 Tax Status \_\_\_\_\_ Relationship to Annuitant(s): \_\_\_\_\_  
 Form of Ownership: \_\_\_\_\_  
 Supporting documents (list): \_\_\_\_\_

Annual Income:	
Source of Income:	
Annual Household Income:	
Existing Assets	
Existing Liquid Net Worth:	
Do you currently own any annuities? Please list:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you currently own life insurance? Please list:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your income cover all your living expenses including medical?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you expect changes to your living expenses?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you anticipate changes in your out-of-pocket medical expenses?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your income sufficient to cover future changes in your living and/or out-of-pocket medical expenses during the surrender charge period?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have an emergency fund for unexpected expenses?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Why are you purchasing this annuity? \_\_\_\_\_

What are your financial objectives for this purchase? (Check all that apply)

Income  Growth (long term)  Safety of Principal and Income  
 Safety of Principal and Growth  Pass assets to a beneficiary or beneficiaries at death  
 Other: \_\_\_\_\_

\_\_\_\_\_  
**Owner's Signature** **Date Signed**

Describe your risk tolerance: (Check all that apply)

- Conservative     Moderately conservative     Moderate     Moderately aggressive  
 Aggressive     Other: \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_

Describe your investment experience by type and length of time: \_\_\_\_\_  
\_\_\_\_\_

What is the source of the funds for the purchase of the proposed annuity? \_\_\_\_\_  
\_\_\_\_\_

How many years from today will you need access to your funds without a penalty? \_\_\_\_\_

Will the proposed annuity replace any product?

Yes     No

If yes, will you pay a penalty or other charge to obtain these funds?

Yes     No

If yes, the amount of the charge or penalty

\$ \_\_\_\_\_

**Additional Information:**

\_\_\_\_\_  
**Owner's Signature**

\_\_\_\_\_  
**Date Signed**

**Note:** The following three sections to be completed by the agent, insurer, or Managing General Agent proposing purchase; each section requires a response; no section may be left blank or contain a response consisting of "None" or "N/A".

**Advantages of purchasing the proposed annuity:**

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**Disadvantages of purchasing the proposed annuity:**

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**The basis for my recommendation to purchase the proposed annuity or to replace or exchange your existing annuity (ies):**

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Agent's Signature

Date Signed

**Note:** No questions or response areas are to be left blank when offered to the Owner for signature. If any information requested is unavailable, not applicable or unknown, the insurance agent or insurer must indicate that.

### **ACKNOWLEDGEMENTS AND SIGNATURES**

I understand that should I decline to provide the requested information or should I provide inaccurate information, I am limiting the protection afforded me by the Florida Statutes regarding the suitability of this purchase.

- I **REFUSE** to provide this information at this time.
- I have chosen to provide **LIMITED** information at this time.
- My annuity purchase **IS NOT BASED** on the recommendation of this agent or the insurer.
- My annuity purchase **IS BASED** on the recommendation of this agent or the insurer.

### **APPLICANT:**

**DO NOT SIGN THIS FORM IF ANY ITEM HAS BEEN LEFT BLANK, BEFORE CAREFULLY REVIEWING THE INFORMATION RECORDED, OR IF ANY OF THE INFORMATION RECORDED IS NOT TRUE AND CORRECT TO THE BEST OF YOUR KNOWLEDGE.**

**THE OWNER MAY SUBSTITUTE THEIR INITIALS FOR SIGNATURES ON ALL FORM PAGES WITH THE EXCEPTION OF THE SIGNATURES BELOW, WHICH ARE REQUIRED.**

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Owner's Signature

Date Signed

## EXPLANATION OF TERMS

**“Age”** is the natural person’s attained age on the day the form is completed.

**“Tax Status”** is the owner’s Federal Income Tax filing status such as “single” or “married filing jointly”; if “Exempt”, so state.

**“Form of Ownership”** is the type of entity, other than a natural person, including a corporation, trust, partnership, limited liability company, or other business or not-for-profit entity.

**“Supporting documents”** are the documents that provide a basis for the relationship between the Proposed Annuitant, and the Owner as it may exist.

**“Annual income”** is income received during a calendar year, whether earned or unearned.

**“Source of annual income”** is the income-generating source, such as pension income, dividends, or earned income etc.

**“Annual household income”** is the combined annual income received by all household members each calendar year.

**“Existing Assets”** are financial assets including life insurance and annuities.

**“Existing Liquid Net Worth”** is applicable to those net assets that can readily be converted into their cash equivalent, without loss of principal after all surrender charges or other deductions have been taken

**“Financial Objectives”** are the owner’s stated goals as described to the insurance agent or insurer, if no insurance agent is involved. These may include but are not limited to the following: (1) Income, (2) Growth (long term capital appreciation), (3) Safety of Principal and Income, (4) Safety of Principal and Growth, (5) To pass the investment to a beneficiary or beneficiaries at death.

**“Risk Tolerance”** means the degree of uncertainty that an investor can reasonably tolerate with regard to a negative change in his or her investments. Examples of risk tolerance levels may include the following: (1) Conservative (prefer little or no risk), (2) Moderately conservative (some risk, reduced safety of principal), (3) Moderate (average risk with potential losses and potentially higher returns), (4) Moderately aggressive (above average risk with potential losses, risk of principal and potentially higher returns), (5) Aggressive (willing to sustain losses or loss of principal in pursuit of higher returns).

**“Source of the funds”** to be used to purchase the proposed annuity means from where the funds will come to purchase the annuity, and may include but are not limited to; (1) An existing annuity or life insurance contract, (2) Liquid Assets, including but not limited to, cash in banks, maturing certificates of deposit, and money market accounts, (3) Personal Loans, (4) Equity Loans, (5) Mortgages, Reverse Mortgages, (6) Death Benefit Proceeds, (7) Funds received upon retirement from employment, including but not limited to, 401(k) accounts, pensions, and other tax-sheltered funds, (8) Equities, mutual funds, or bonds, (9) Proceeds from real estate transactions.

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**Owner’s Signature**

**Date Signed**



**DEPARTMENT OF FINANCIAL SERVICES**  
*Division of Agent & Agency Services - Bureau of Investigation*

**DISCLOSURE AND COMPARISON OF ANNUITY CONTRACTS**

**EXISTING ANNUITY CONTRACT**

Annuitant(s) \_\_\_\_\_  
 Insurer \_\_\_\_\_  
 Contract # \_\_\_\_\_

**PROPOSED ANNUITY CONTRACT**

Annuitant(s): \_\_\_\_\_  
 Insurer: \_\_\_\_\_  
 Application #: \_\_\_\_\_

	EXISTING ANNUITY CONTRACT			REPLACEMENT ANNUITY			
Contract Issue Date	Mo	Day	Yr	Mo	Day	Yr	(Est)
Generic Contract Type							
Marketing Name							
Initial Premium							
Source of Initial Premium				N/A			
Qualified Contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No			
Annuity Maturity Date							
Death Benefit Amount							
Change of Annuitant upon Death Available?	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No			
Surrender Charge Period in Years							
First Year Surrender Charge Percentage Rate				%			
Surrender Charge Schedule for Remaining Years							
Free Withdrawals Available?	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No			
Annual Free Withdrawal Percentage Rate				%			
Potential tax penalty for surrender/sale/exchange/annuitization (Describe)							
Investment/Insurance components (Describe)							
Waiver of Surrender Charge Benefit or Similar Benefit?	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No			
Riders, Features/Cost (Describe)							
Loss of Benefits or Enhancements if existing contract exchanged? (Describe)							

	EXISTING ANNUITY CONTRACT	REPLACEMENT ANNUITY
Living Benefits (Describe)		
Minimum Guaranteed Interest Rate	%	%
Limitations on interest returns (Describe)		
Interest Rate Cap / Term	/	/
Participation Rate / Term	/	/
Indexing Method / Term	/	/
Other Fees (Describe)		
Initial Bonus Percentage or Amount		
Potential Loss of Bonus if Exchanged?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Limits and Exclusions for Bonuses that may be payable (Describe)		

Comments and continuation from above:

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Owner's Signature

Date Signed





## EXPLANATION OF TERMS

**“Generic Contract Type”** is the generic name of the annuity contract form as approved by the Florida Office of Insurance Regulation. Examples of generic annuity contract names are Flexible Premium Equity Indexed Annuity (FPEIDA), Single Premium Immediate Annuity (SPIA), Flexible Premium Variable Deferred Annuity (FPVDA), and Single Premium Deferred Annuity (SPDA).

**“Marketing Name”** is the name adopted by the insurer to identify the contract form.

**“Qualified Contract”** means a product used to fund any type of pension plan approved by the Internal Revenue Service.

**“Annuity Maturity Date”** is the final date of termination of the contract at which time the proceeds of the contract must be paid out.

**“Surrender Charge”** is the amount deducted from annuity contract values upon surrender of an annuity, or for withdrawals exceeding any free withdrawal provision of the contract, regardless how this charge is titled in the policy, e.g., deferred sales charge.

**“Surrender Charge Period”** is the number of annuity contract years a surrender charge may be applicable.

**“Initial Surrender Charge Percentage Rate”** is the original percentage rate that is deducted from annuity values at the inception of the existing annuity contract, or that will be deducted from the recommended replacement contract at its inception if purchased.

**“Surrender Charge Percentage Schedule for Remaining Years”** the percentage rate that would be deducted from the existing annuity contract if surrendered, or for any withdrawals exceeding the “free withdrawal” limit.

**“Minimum Guaranteed Interest Rate”** is the minimum interest rate payable under the annuity contract as guaranteed by the insurer in the annuity contract.

**“Initial Bonus Percentage or Amount”** is a bonus paid by the insurer, generally, at inception of the annuity contract, and may be expressed as a percentage of the initial premium or other amount, or a dollar amount, and must be stated in the annuity contract.

**“Potential Loss of Bonus if Exchanged”** refers to whether any bonus would be lost if the annuity contract was exchanged or terminated for any reason.

**“Interest Rate Cap”** this is the maximum rate of interest the annuity will earn.

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**Owner’s Signature**

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**Date Signed**

## EXPLANATION OF TERMS

(CONTINUED)

**“Participation Rate”** the participation rate decides how much of the increase in the index will be used to calculate index –linked interest.

**“Indexing Method”** means the approach used to measure the amount of change, if any, in the index and includes annual reset (ratcheting), high-water mark and point-to-point. The index term is the period over which index-linked interest is calculated. “Market Value Adjustment” is the increase or decrease in the surrender value of the contract that is adjusted to reflect market fluctuations.

**“Administrative Fees or Margins”** are charges that amount to the difference between the percentage gain in the index and the actual amount credited to the annuity contract.

**“Asset Fees”** are the fees the insurer charges that are a percentage of the value of the annuity contract.

**“Death Benefit Amount”** is the net amount that would be paid to the annuitant’s designated beneficiary or beneficiaries of an existing annuity, or the death benefit that the proposed replacement policy would pay as of the contract issue date.

**“Free Withdrawals”** are the withdrawals that may be taken from an annuity’s values that are not subject to surrender or other charges and are a provision of the annuity contract.

**“Annual Free Withdrawal Percentage Rate”** is the percentage of available funds that may be withdrawn from an annuity contract, generally on an annual basis and is stated in the annuity contract.

**“Change of Annuitant upon Death”** is a provision that allows another person to become the annuitant upon the death of the original annuitant allowing the contract to remain in force.

**“Waiver of Surrender Charge Benefit or Similar Benefit or Provision”** is a benefit that is built into individual annuity contracts or added by rider, endorsement or amendment. The benefits are triggered by a qualifying event associated with either the annuitant or owner, as specified in the contract.

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**Owner’s Signature**

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**Date Signed**



## QUALIFIED "BEST INTEREST" STATEMENT (PTE 84-24) – CA-FL

This PTE 84-24 form is being provided to you as required by law under what is known as the ERISA Prohibited Transaction Exemption 84-24 (PTE 84-24). This statement contains information that you should read and understand prior to using funds from an individual retirement or qualified plan retirement account to purchase an annuity.

Annuity Contract: National Slovak Society of the USA (NSS Life)  
Contract Form # AA -05

IRA or Plan: \_\_\_\_\_

Agent: \_\_\_\_\_ Agent # \_\_\_\_\_

### Agent is Independent of Insurer and Able to Recommend Other Annuity Contracts:

Agent is independent of National Slovak Society of the USA (NSS Life). Agent is NOT contractually limited to recommending only annuity contracts of National Slovak Society of the USA (NSS Life).

### Commissions:

National Slovak Society of the USA (NSS Life) will pay a commission for each purchase payment made to National Slovak Society of the USA and/or NSS Life. The total commission to be received by the agent and/or an affiliate of the agent is equal to \_\_\_\_\_ % of the purchase payment amount. Commissions are not subtracted from the purchase payments or from annuity contract values.

### Other Material Conflicts of Interest:

A material conflict of interest exists if the agent has a financial interest that a reasonable person would conclude could affect the exercise of the agent's judgment in rendering advice as a fiduciary. In addition to commissions, the agent has the following other material conflicts of interest:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Contract Charges:

**Early Withdrawal Charge (Premature Use Charge):** An early withdrawal charge will be deducted from contract values if you took a withdrawal during the first \_\_\_\_\_ contract years. No further early withdrawal charges will apply to this contract.

## ACKNOWLEDGEMENT AND CONSENT

*(To be completed by the IRA owner or by the employer or other Fiduciary with respect to the employee benefit plan)*

I hereby acknowledge receipt of this Disclosure Statement prior to additional purchase payments to an existing National Slovak Society of the USA (NSS Life) annuity contract. As IRA owner or fiduciary of the employee benefit plan, I hereby approve additional purchase payments to such annuity contract.

\_\_\_\_\_  
IRA Owner or Plan Fiduciary Signature

\_\_\_\_\_  
Print or Type Name

\_\_\_\_\_  
Title (if Plan Fiduciary)

\_\_\_\_\_  
Date



## ANNUITY PRODUCTS DISCLOSURE

**Interest Rate:** Your annuity will earn an initial rate of \_\_\_\_\_% APY

**Surrender Charges:** Your annuity contract contains surrender charges for early withdrawal in excess of the 10% penalty free provision. Withdrawals from annuities prior to age 59½ may be subject to IRS penalties.  
(Please consult your tax advisor for specific advice.)

**Optimum 3:** – Surrender Charges: Year **1** **2** **3** **4** **5**  
6% 5% 4% 3% 2%

– Interest rate is guaranteed for the Optimum 3 for a three (3) year contract period. No surrender charge will be applied to any withdrawal made during the thirty (30) day window at the end of the Third year.  
– Minimum guaranteed interest rate of 2%.

**Preferred 5:** – Surrender Charges: Year **1** **2** **3** **4** **5** (no surrender charges after 5 years)  
6% 5% 4% 3% 2%

– Minimum guaranteed interest rate of 2%.

**Preferred 8:** – Surrender Charges: Year **1** **2** **3** **4** **5** **6** **7** **8** (no surrender charges after 8 years)  
9% 8% 7% 6% 5% 4% 3% 2%

– Minimum guaranteed interest rate of 2%.

General Information: Representatives of NSS Life are paid a commission by NSS Life. Commissions are **not paid by members**. Commissions are **not** deducted from your account value. All contributions received from you are credited to your account at 100%.

Not a Deposit	Not Insured By Any Federal Government Agency	No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured
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\_\_\_\_\_ Dated

\_\_\_\_\_ Signature Applicant/Annuitant

\_\_\_\_\_ Signature of Agent

\_\_\_\_\_ Date Received by NSS Life

\_\_\_\_\_ Signature of NSS Acceptance

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## **NOTICE REGARDING REPLACEMENT OF LIFE INSURANCE AND ANNUITIES – EXTERNAL**

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You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements. Please read it carefully.

Whether it is to your advantage to replace your existing insurance or annuity coverage, can only be decided by you. It is in your best interest; however, to have adequate information before a decision to replace your present coverage becomes final so that you may understand the essential features of the proposed policy and your existing insurance or annuity coverage.

You may want to contact your existing life insurance, or annuity company, or its agent for additional information, or discuss your purchase with other advisors. Your existing company will provide this information to you. The information you receive should be of value to you in reaching a final decision.

If either the proposed coverage or the existing coverage you intend to replace is a dividend paying plan; you should be aware that dividends may materially reduce the cost of insurance and are an important factor to consider. Dividends, however, are not guaranteed.

You should recognize that a policy which has been in existence for a period of time may have certain advantages to you over a new policy. If the policy coverage's are basically similar, the premiums for a new policy may be higher because rates increase as your age increases. Under your existing policy, the period of time during which the issuing company could deny coverage for death caused by suicide may have expired, or may expire earlier than it will under the proposed policy. Your existing policy may have options which are not available under the policy being proposed to you, or may not come into effect under the proposed policy until a later time during your life. Also, your proposed policy's cash values and dividends, if any, may grow slower initially because the company will incur the cost of issuing your new policy. On the other hand, the proposed policy may offer advantages which are more important to you.

If you are considering borrowing against your existing policy to pay the premiums on the proposed policy, you should understand that in the event of your death, the amount of any unpaid loan, including interest, will be deducted from the benefits of your existing policy thereby reducing your total insurance coverage.

After we have issued your policy, you will have 30 days from the date the new policy is received by you to notify us you are cancelling the policy issued on your application and you will receive back all payments you made to us.

You are urged not to take action to terminate, or alter your existing life insurance, or annuity coverage until you have been issued the new policy, examined it and found it acceptable to you.

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

**PREMIUMS:**

- Are they affordable?
- Could they change?
- You're older—are premiums higher for the proposed new policy?
- How long will you have to pay premiums on the new policy? On the old policy?

**POLICY VALUES:**

- New policies usually take longer to build cash values and to pay dividends.
- Acquisition costs for the old policy may have been paid, you will incur costs for the new one.
- What surrender charges do the policies have?
- What expense and sales charges will you pay on the new policy?
- Does the new policy provide more insurance coverage?

- INSURABILITY:
- If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
  - You may need a medical exam for a new policy.
  - Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
  - Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:

- How are premiums for both policies being paid?
- How will the premiums on your existing policy be affected?
- Will a loan be deducted from death benefits?
- What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT:

- Will you pay surrender charges on your old contract?
- What are the interest rate guarantees for the new contract?
- Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:

- What are the tax consequences of buying the new policy?
- Is this a tax free exchange? (See your tax advisor.)
- Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
- Will the existing insurer be willing to modify the old policy?
- How does the quality and financial stability of the new company compare with your existing company?

- 1) Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?     No     Yes
- 2) Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract?     No     Yes
- 3) If you answered Yes to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

			Replaced (R) or Financing (F)
Full Name of Insurance Company	Policy or Contract Number(s):	Insured Name(s):	
And Home Office Address:			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

4) The existing policy or contract is being replaced because: \_\_\_\_\_

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

I certify that the responses herein are, to the best of my knowledge, accurate:

Applicant Signature	Date	
Agent Signature	Date	Agent Number

I do not want this notice read aloud to me. \_\_\_\_\_ (Applicants must initial only if they do not want the notice read aloud.)



## AUTHORIZATION TO TRANSFER FUNDS

To: **National Slovak Society of the USA (NSS Life), 1301 Ashwood Drive, Canonsburg, PA 15317-4988**

From: \_\_\_\_\_  
Financial Institution/Insurance Company

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Owner's Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Social Security # \_\_\_\_\_ Account/Certificate # \_\_\_\_\_  Non-Qualified  Tax Qualified \_\_\_\_\_

The Original Contract is:  Enclosed  Lost or Destroyed (i.e. IRA, IRA/SEP, TSA, ROTH, Pension Plan)

This transaction should be treated as a Tax Qualified:  Direct Rollover  Indirect Rollover  Direct Transfer

Must select one option below if individual is required to withdraw a Required Minimum Distribution (RMD) in the current year:

- RMD has already been taken for the current year
- Distribute RMD before transferring funds to NSS Life
- RMD will be taken from NSS Life after funds are transferred (IRA Minimum Distribution Withdrawal form **MUST** be completed.)

The undersigned hereby requests and directs that the following action be taken in order to transfer the account/policy funds identified above.

- LIQUIDATE CERTIFICATES OF DEPOSIT:
  - On the maturity of: \_\_\_\_\_
  - Upon receipt of this request. I am aware of any penalty that may be imposed from an early withdrawal.
- LIQUIDATE MUTUAL FUND/MONEY MARKET ACCOUNT: (Attach copy of recent statement)  FULL  PARTIAL \$ \_\_\_\_\_
- ANNUITY:  FULL  PARTIAL \$ \_\_\_\_\_ ( Replacement form enclosed)
- OTHER: \_\_\_\_\_

I am aware of any surrender/withdrawal penalties which may apply to this transaction, and I authorize the transfer of funds described. Please make check payable to "National Slovak Society FBO".

Dated at: \_\_\_\_\_ On: \_\_\_\_\_

*(Medallion Guarantee Here, If Required)*

Signature: \_\_\_\_\_

Witness: \_\_\_\_\_

### ACCEPTANCE: This is to certify that the above individual has established:

NSS Certificate # \_\_\_\_\_  Tax Qualified Annuity \_\_\_\_\_  Inherited Annuity  Non-Qualified Annuity  
(i.e. IRA, IRA/SEP, TSA, ROTH, Pension Plan)

The authorized signature below certifies acceptance of the transfer as instructed in this request. After deducting any sums as are permitted under the plan, please complete the transfer and send a check with a copy of this form to:

ISSUER: National Slovak Society of the USA (NSS Life), 1301 Ashwood Drive, Canonsburg, PA 15317-4988 BY: \_\_\_\_\_ National Officer



**Complete this section only if Notary Required:**

State/Commonwealth of: \_\_\_\_\_

County of: \_\_\_\_\_

Before me, a Notary Public, on this day personally appeared \_\_\_\_\_, known to me, or satisfactorily proven to be the person whose name is subscribed to be the foregoing instrument and acknowledged that he/she executed the same for the purpose therein expressed.

Given under my hand and seal this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

\_\_\_\_\_  
Notary's Signature

My Commission Expires: \_\_\_\_\_

<p><b>Form W-9</b> (Rev. August 2013) Department of the Treasury Internal Revenue Service</p>	<p><b>Request for Taxpayer Identification Number and Certification</b></p>	<p><b>Give Form to the requester. Do not send to the IRS.</b></p>	
<p>Print or type See Specific Instructions on page 2.</p>	Name (as shown on your income tax return)		
	Business name/disregarded entity name, if different from above		
	Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ <input type="checkbox"/> Other (see instructions) ▶ _____		Exemptions (see instructions):  Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____
	Address (number, street, and apt. or suite no.)		Requester's name and address (optional)
	City, state, and ZIP code		
	List account number(s) here (optional)		

**Part I Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Note.** If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number									

Employer identification number									

**Part II Certification**

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below), and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

<b>Sign Here</b>	Signature of U.S. person ▶ _____	Date ▶ _____
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**Please Note:** NSS Life recommends that any Required Minimum Distribution (RMD) be distributed prior to any rollover or transfer to NSS Life. We assume no responsibility or liability for any IRS penalties or any other tax consequences resulting from an inaccurate RMD calculation or lack of RMD distribution for the tax year due to rollovers or transfers received during the current year.

- **Direct Rollover:**

- A direct rollover is a distribution of eligible rollover assets from one trustee directly to another trustee from one of the following to a Traditional IRA plan:
  - Employee sponsored retirement plan such as a traditional 401(k), profit sharing, ESOP, or defined benefit plan
  - Tax sheltered annuity such as a traditional 403(b) plan
  - Governmental 457 plan
- Direct rollover funds are made payable directly to National Slovak Society FBO.
- A direct rollover is reportable but not taxable. There is no limit on the amount of direct rollovers that can be done in a year.

- **Indirect Rollover:**

- An indirect rollover is a distribution of eligible rollover assets paid directly to the individual from one of the following and then deposited into a Traditional IRA plan:
  - Employee sponsored retirement plan such as a traditional 401(k), profit sharing, ESOP, or defined benefit plan
  - Tax sheltered annuity such as a traditional 403(b) plan
  - Governmental 457 plan
  - Traditional IRA
- Indirect rollover funds are made payable directly to the individual.
- An indirect rollover is reportable but not taxable only if:
  - The funds you withdraw are re-deposited into the same or another IRA no later than 60 days after the date of the initial withdrawal,  
**AND**
  - You do a tax free rollover only once a year. The one year wait period begins on the date of the initial withdrawal.
- Note:** You must provide proof of the withdrawal date and the type of plan the money was withdrawn from, such as a copy of a statement or a copy of the original check.

- **Direct Transfer:**

- A direct transfer is a distribution of IRA assets from one trustee directly to another trustee for one of the following types of transactions:
  - Traditional IRA to Traditional IRA
  - Roth IRA to Roth IRA
  - Inherited Traditional IRA to Inherited Traditional IRA
  - Inherited Roth IRA to Inherited Roth IRA
  - SEP IRA to Traditional IRA
  - SIMPLE IRA to Traditional IRA (Only if two years have passed since the initial contribution to the SIMPLE IRA)
- Direct transfer funds are made payable directly to National Slovak Society FBO.
- A direct transfer is not reportable. There is no limit on the amount of direct transfers that can be done in a year.

**IMPORTANT:** The payment option selected could have both financial and tax implications of concern to the recipient. It is not the role of NSS Life to provide members with either financial or tax advice. They are urged to contact their personal financial advisor to determine the best payment option that is suitable for their situation and they should confer with their tax advisor with respect to the tax implications of any payment options being considered.



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## ANNUITY RECEIPT

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Received from \_\_\_\_\_ the sum of \$ \_\_\_\_\_ with an  
Annuity Application, bearing the same date as this receipt, for \_\_\_\_\_, Proposed Annuitant.

This receipt is not valid unless:

1. Any check, draft or money order tendered as payment is good and collectable; and
2. It is signed by our Agent receiving the payment

Agent: \_\_\_\_\_ Date: \_\_\_\_\_

**MAKE ALL PAYMENTS TO THE NATIONAL SLOVAK SOCIETY (NSS LIFE).**

**DO NOT MAKE PAYABLE TO THE AGENT OR LEAVE THE PAYEE BLANK.**

*Please contact the Society if, within 30 days after the date of this Annuity Receipt, you have not received the Annuity Contract applied for or a refund of the amount paid. Please include the Amount paid, the Date of the payment and the Name of the Agent receiving the payment.*