

SUMMARY OF ANNUITY EXCHANGE / REPLACEMENT

Existing Annuity [] Fixed [] Variable

Name: _____

Interest Rate: _____

Credit Rating: _____

Date Purchased: _____

Current Value: \$ _____

Surrender Period Remaining: _____

Surrender Penalty: _____

Proposed Annuity [] Fixed [] Income

Name: _____

Interest Rate: _____

Credit Rating: _____

Surrender Period: _____

Annuity Comparison (INCOME ANNUITIES only)

Annuity of Existing

Payout amount (\$): _____

Payout Term: Monthly Quarterly Semi-Annually Annually

Payout Option Type: _____

Payment Start Date: _____

Proposed Income Annuity

Payout amount (\$): _____

Payout Term: Monthly Quarterly Semi-Annually Annually

Payout Option Type: _____

Payment Start Date: _____

EXCHANGE OR REPLACEMENT DISCLOSURE

The Exchange / Replacement of an existing annuity should only be done if all factors are considered. I have considered the following factors:

- I am aware that by replacing my current annuity, I may incur a surrender penalty and I will begin a new surrender period on the new annuity contract (as listed above).
- I understand that while some annuity products offer a bonus on transferred funds in order to offset all or some of the surrender charges, the decision to make such a transfer should not be made on the basis of the bonus alone.
- I am aware that an Exchange/Replacement of my existing annuity contract may increase or decrease my Death Benefit.
- To the best of my knowledge, the information presented is accurate and true.

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AFFIRMATION AND SIGNATURES

By signing this form, I acknowledge that I have read and understand the disclosures above.

X

Primary Account Holder's Signature

Date

X

Secondary Account Holder's Signature

Date

I know that I must send an email to my FSMM/FSML & TD Wealth Operations detailing the specifics of the transaction & why the Exchange/Replacement is suitable for the client. By signing below I acknowledge that my FSMM/FSML has replied back with their approval and I have included a copy of their approval email with my scanned paperwork.

X

TD Wealth Management Services Inc. Insurance Agent Signature

Date