|  |  |  |
| --- | --- | --- |
| **Fund Type** | **YES or NO** | **Notes** |
| Non-Qualified Money | **YES** |  |
| Non-Qualified  Stretch | NO | Internal death claim only; case by case basis |
| 401(a) | **YES** | Treated as IRA; managed money is not an option |
| 401(k) | **YES** | Treated as IRA; no administration (i.e. cannot place the annuity within a 401k etc) |
| 403(b)/TSA Plan/  Roth 403(b) | YES | Allowed - however ongoing contributions not allowed; we will not adminster the plan. Plan must allow for it. Can combine with other IRA money for 403b. TSA only an individual can own. |
| 457(b) | **NO** |  |
| 501(c) Non-Profit | **YES** | **Accum/Myga only (no rider products); Annuitant must be officer/director/etc per bylaws** |
| 529 Plan | **NO** |  |
| Defined Benefit Plan | **NO** | **No active pensions; we can only take rollover pension business** |
| Keogh (HR-10)  Plan | **NO** |  |
| Money Purchase Plan | **NO** |  |
| Profit-Sharing Plan | **NO** |  |
| SEPP 72(t)/ SEPP 72(q) | **YES** | **client must provide calculation, need to have something from tax advisor in writing so that they are coded as 72t. Not friendly for outside of free withdrawal provisions (i.e. 1st year w/d are subject to penalty even if 72t/72q; etc)** |
| **Traditional IRAs** | | |
| Rollover IRA  (Traditional) | **YES** |  |
| Custodial IRA | **YES** | **UGMA/UTMA; minor IRA/Roth** |
| Inherited IRA | YES | Pre-SECURE Act = Yes – no rider products  Post-SECURE Act = only spousal inherited IRA. No rider products |
| Nondeductible  IRA/Taxable IRA | **Reach out to your wholesaler** |  |
| Self-Directed IRA | **YES** | **As IRA only** |
| SEP IRA | **YES** | **We can keep these as SEP for tax purposes** |
| SIMPLE IRA | **NO** |  |

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| **Fund Type** | **YES or NO** | **Notes** |
| **Roth IRAs** | | |
| Roth IRA | **YES** |  |
| Roth IRA  Conversion (Full) | **YES** |  |
| Roth IRA  Conversion (Partial) | **NO** | **Typically agents open multiple contracts and convert as needed. We will allow 10% free w/d from 36+ month old contracts into new annuities, then convert. That is commissionable as well (new surrender period)** |
| Backdoor Roth IRA | **NO** | **Only as a full Roth conversion** |
| Designated  Roth/Roth 401(k) | **NO** | **We can only hold as Roth** |
| Inherited Roth IRA | **NO** | **Also not available for spousal inherited Roth IRA** |
| Self-Directed  Roth IRA | **NO** |  |
| Spousal Roth IRA  (Living spouse assumes deceased spouse’s Roth IRA.) | **NO** | **Not currently, but reach out please if you have a case** |
| **Ownership** | | |
| Charitable Lead  Annuity Trust | **YES** | **No rider products; grantor should be annuitant if possible** |
| Charitable Remainder Annuity  Trust | **YES** | **Rider products allowed if annuitant is also grantor** |
| Charitable Remainder Trust | Yes | **Rider products allowed if annuitant is also grantor** |
| Charitable Remainder Unitrust | **YES** | **Rider products allowed if annuitant is also grantor** |
| Corporation | YES | **C corp/S Corp; Owner/officer/etc required to be annuitant per company paperwork** |
| Irrevocable Trust | YES |  |
| Family Limited Partnerships | **YES** | **No rider products** |
| Revocable Trust | YES |  |
| Special Needs Trust | YES |  |
| Net Income with Make-up Charitable  Remainder Unitrust |  | **Contact wholesaler** |