

## F&G Annuity and Life

### Funding Acceptance Chart for Legend Financial Marketing Services

Fund Type	YES or NO	Notes
Non-Qualified Money	<b>YES</b>	
Non-Qualified Stretch	NO	Internal death claim only; case by case basis
401(a)	<b>YES</b>	Treated as IRA; managed money is not an option
401(k)	<b>YES</b>	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 administer the plan. Plan must allow for it. Can combine with other IRA money for 403b. TSA only an individual can own.
457(b)	<b>NO</b>	
501(c) Non-Profit	<b>YES</b>	<b>Accum/Myga only (no rider products); Annuitant must be officer/director/etc per bylaws</b>
529 Plan	<b>NO</b>	
Defined Benefit Plan	<b>NO</b>	<b>No active pensions; we can only take rollover pension business</b>
Keogh (HR-10) Plan	<b>NO</b>	
Money Purchase Plan	<b>NO</b>	
Profit-Sharing Plan	<b>NO</b>	
SEPP 72(t)/ SEPP 72(q)	<b>YES</b>	<b>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. 1<sup>st</sup> year w/d are subject to penalty even if 72t/72q; etc)</b>
<b>Traditional IRAs</b>		
Rollover IRA (Traditional)	<b>YES</b>	
Custodial IRA	<b>YES</b>	<b>UGMA/UTMA; minor IRA/Roth</b>
Inherited IRA	YES	Pre-SECURE Act = Yes – no rider products

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		Post-SECURE Act = only spousal inherited IRA. No rider products
Nondeductible IRA/Taxable IRA	<b>Reach out to your wholesaler</b>	
Self-Directed IRA	<b>YES</b>	<b>As IRA only</b>
SEP IRA	<b>YES</b>	<b>We can keep these as SEP for tax purposes</b>
SIMPLE IRA	<b>NO</b>	

Fund Type	YES or NO	Notes
<b>Roth IRAs</b>		
Roth IRA	<b>YES</b>	
Roth IRA Conversion (Full)	<b>YES</b>	
Roth IRA Conversion (Partial)	<b>NO</b>	<b>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)</b>
Backdoor Roth IRA	<b>NO</b>	<b>Only as a full Roth conversion</b>
Designated Roth/Roth 401(k)	<b>NO</b>	<b>We can only hold as Roth</b>
Inherited Roth IRA	<b>NO</b>	<b>Also not available for spousal inherited Roth IRA</b>
Self-Directed Roth IRA	<b>NO</b>	
Spousal Roth IRA <small>(Living spouse assumes deceased spouse's Roth IRA.)</small>	<b>NO</b>	<b>Not currently, but reach out please if you have a case</b>
<b>Ownership</b>		
Charitable Lead Annuity Trust	<b>YES</b>	<b>No rider products; grantor should be annuitant if possible</b>
Charitable Remainder Annuity Trust	<b>YES</b>	<b>Rider products allowed if annuitant is also grantor</b>
Charitable Remainder Trust	Yes	<b>Rider products allowed if annuitant is also grantor</b>
Charitable Remainder Unitrust	<b>YES</b>	<b>Rider products allowed if annuitant is also</b>

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		grantor
Corporation	YES	<b>C corp/S Corp; Owner/officer/etc required to be annuitant per company paperwork</b>
Irrevocable Trust	YES	
Family Limited Partnerships	<b>YES</b>	<b>No rider products</b>
Revocable Trust	YES	
Special Needs Trust	YES	
Net Income with Make-up Charitable Remainder Unitrust		<b>Contact wholesaler</b>