

Instructions for running the Variable Annuity Morningstar Report, VA Acknowledgement, & Checklist

Open the internet; go to Trustmontgroup.com, Click on "Registered Reps and Advisors Login"

Username: firstinitiallastname Password: last 4 of your social

Click on "Forms Library", then on "Variable Annuity", click link "AI Report (MorningStar), VA Acknowledgement, Checklist"

You will need to complete **both** the "Analyze Expenses" and "Suitability Form"

🗋 Screener	× +															- 23
← → C														☆ 🕒) ÷	
Morning	JstarAnnuityIntelligence															
Contracts	Lifetime Income Benefits															
Search C	ontracts <<<	Select	t Action	\vee \vee												
Quick Searc	h	Profile	e Compare	Analyze Expenses Suitability Form												
Type contract	; or company name	View	Options													
		132 Cont	tracts													_
Filter Cor	itracts	Select to Compare	Contract Name	Carrier Name	Share Class	Contract Status	Tier Name	A.M. Best Rating	Base Contract Expense (%)	Contract Type	Min Purchase (Non-Qual)	Min Purchase (Qual)	Min Issue Age	Max Issue Age	GMIB	GLV
Basics	Clear All	+	Polaris Platinum III B	AIG - American General Life Ins Co	в	Open	Approved Annuities	A	1.30	Non-Group	\$10,000	\$4,000	0	85	-	Â
Tiers	Approved Annuities	+	Polaris Preferred Solution B	AIG - American General Life Ins Co	в	Open	Approved Annuities	A	1.15	Non-Group	\$10,000	\$4,000	0	85	-	
Issuer	Select Issuers Showing All Issuers	+	Polaris Preferred Solution L	AIG - American General Life Ins Co	L.	Open	Approved Annuities	A	1.55	Non-Group	\$10,000	\$4,000	0	85		
Status	Open Closed All	+	Polaris Retirement Protector	AIG - American General Life Ins Co	в	Open	Approved Annuities	A	1.55	Non-Group	\$10,000	\$4,000	0	85		
State	No preference	+	Polaris Platinum III B NY	AIG - The US Life Ins Co. City of NY	в	Open	Approved Annuities	A	1.30	Non-Group	\$10,000	\$4.000	0	85	-	
AM Best Rating	No More Than V No preference V	+	Polaris Preferred Solution B NY	AIG - The US Life Ins Co, City of NY	в	Open	Approved Annuities	A	1.15	Non-Group	\$10,000	\$4,000	0	85		
Bonus Credit	Standard or Optional Bonus Available	+	Polaris Preferred Solution L NY	AIG - The US Life Ins Co, City of NY	L.	Open	Approved Annuities	A	1.55	Non-Group	\$10,000	\$4,000	0	85	•	
Share Class	No preference	+	Polaris Retirement Protector NY	AIG - The US Life Ins Co, City of NY	в	Open	Approved Annuities	A	1.55	Non-Group	\$10,000	\$4,000	0	85		
Base Contract	Equal To V	+	Vision B NY	Allianz Life Insurance Co of New York	в	Open	Approved Annuities	A+	1.40	Non-Group	\$10,000	\$10,000	0	80	•	
Market	Group.	+	Vision X NY	Allianz Life Insurance Co of New York	Bonus	Open	Approved Annuities	A+	1.90	Non-Group	\$10,000	\$10,000	0	80		
		+	Connections B	Allianz Life Insurance Co of North America	в	Open	Approved Annuities	A+	1.15	Non-Group	\$10,000	\$10,000	0	80		
Benefits		+	Vision B	Allianz Life Insurance Co of North America	в	Open	Approved Annuities	A+	1.40	Non-Group	\$10,000	\$10,000	0	80		
Living Benefits		+	Vision X	Allianz Life Insurance Co of North America	Bonus	Open	Approved Annuities	A+	1.70	Non-Group	\$10,000	\$10.000	0	80		
GMIB	GLWB GMWB GMAB	+	Access100	Annuity Investors Life Insurance Company	с	Open	Approved Annuities	A	1.75	Non-Group	\$20,000	\$20,000	0	85		
Death Benefits		+	ContributorPlus	Annuity Investors Life Insurance Company	Bonus	Open	Approved Annuities	A	1.55	Non-Group	\$20,000	\$20,000	0	85		
HAV	Rising Floor Earnings Enhancement	+	Flex(b)	Annuity Investors Life Insurance Company	в	Open	Approved Annuities	A	1.25	Non-Group	\$10,000	\$2,000	0	85		
NOTE:	If more than one option is selected in benefits.	+	Transition20	Annuity Investors Life Insurance Company	L	Open	Approved Annuities	A	1.65	Non-Group	\$20,000	\$20,000	0	85		
NOTE:	it will display contracts that contain those benefits-however, these benefits may not be available in conjunction with each other. Please +		Delabelarian Class C MV	Baiakthauna Lifa Tao Ca af NV (farmadu MatLifa) (•	0.000	Assessed Associlies		1.10	NeerGroup	es 000	eo 000	•	04	•	+
opyright © 20: rrier to verify r	18 Morningstar, Inc. All data presented is based c rates. Morningstar is not responsible for any tradi-	on the mos ling decision	st recent information available to Mornings ins, damages or other losses resulting fron	itar, may or may not be an accurate reflection c n, or related to, the data and information or the	of current data	a, and is subje	ct to change. Morningstar do	ces not warrant th	nat the data and	l information co	ontained hereir	n is accurate, ti	mely or comple	ete. Always chr	eck with th	e

Procedure for running "Analyze Expenses":

Click "Analyze Expenses"

A separate window will open:

- Click Yes or No, if this contract will replace an existing contract
- Search for desired CURRENT or EXISTING product depending on answer above
- Enter current account value
- Enter surrender charge
- Click "select benefits", click each benefit, add rider information if applicable
- Choose either: Use average subaccount fee or select specific subaccounts (must add up to 100%)
- Add Proposed Contract Information (Will be new annuity in an exchange) if comparing two products
- Enter amount from existing contract & additional investment amount

- Click "select benefits", click each benefit, add rider information if applicable
- Choose either: Use average subaccount fee or select specific subaccounts (must add up to 100%)
- Select the Sub Accounts the funds are to be invested in—must equal 100%--or click the "Use Average Subaccount Expense"
- Click "view print options"
- Enter Report Title as the New Annuity Name
- Enter Client Name
- Enter Your Name as "prepared by"
- Enter Date -can either be date report was run, or date of meeting with client
- Enter Years to illustrate either number of years in surrender period or 7
- Growth Rate enter 4-5%
- Click "generate report"
- Please note: there is a client signature section on the last page of this report

Procedure for running the "Suitability Form":

Click "Suitability Form"

A separate window will open

- Fill in existing contract information or checkmark "no existing contract"
- Fill in proposed contract information
- Click "submit"
- This first document is the "Checklist", enter the clients last name, first name, and your name
 - Please note: Top section of this document is a checklist of all potential documents you may need Click "next page"
- If you have an existing contract, fill in the below boxes:
 - Existing Contract Value
 - Guaranteed Living Benefit
 - Guaranteed Death Benefit
 - Upon Liquidation of my existing contract...
 - If there is a return of premium credit....
- In the "New Contract" Column fill in the below boxes:
 - Amount to be invested in the new contract
 - Guaranteed Living Benefit
 - Guaranteed Death Benefit

- <u>Please note: at the bottom of this page, the client(s) must initial</u>

- Click "next page"
- This second document is the "Client Acknowledgement VA Form"
- Fill in Registration ie: John Smith Prudential Ira
- Check mark qualified or non-qualified
- Check mark all sources of funds
- Complete all questions 1-17
 - Question 14 may be answered N/A if no existing contract exists
 - Question 17 may be answered N/A if L shares are not being purchased
- Statement of Reasoning: Please be as specific as possible and provide as much detail as you can. If you need more space, please add another sheet.
- Click "next page"
- This is the signature section, please have all appropriate parties sign
 - If you are selling L shares, have client(s) initial, if not, please leave blank
- Click "generate pdf"