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**REMINDER:
REQUIRED MINIMUM DISTRIBUTIONS
ANNUITANTS AGE 70 1/2 OR OLDER PROCEDURES**

Some of our annuity products do not allow 1st year withdrawals free of a withdrawal charge. For the majority of the policies issued this does not present a problem, but when a qualified Required Minimum Distribution must be taken within the current calendar year this can become a problem if a withdrawal is not yet available on a withdrawal charge free basis. In this situation the RMD will be processed as requested but a surrender charge will be incurred for the amount withdrawn. We can only stress how important it is to try to avoid this situation by planning ahead during the solicitation and present the appropriate product to meet your client's needs.

As a reminder, since many of the qualified funds received are via transfers from other companies, it is the responsibility of the transferring company to process any RMD prior to making the transfer. **When submitting the Authorization to Transfer Funds to National Western Life Form (SA-8600), the Minimum Required Distribution section must be completed for all qualified transfers if the annuitant is age 70 or older.** If that section is left blank the transfer form will be considered incomplete. The agent must then be contacted to complete the form and that will delay the mailing of the transfer paperwork to the other company.

National Western Life does appreciate your business and will continue to make every effort to accommodate your needs but cannot make exceptions and refund RMDs from the transferred funds once received at the company. This only slows down the issue process delaying both the policy being completed for mailing and commissions being paid to you.



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