



**Mailing**  
 deeproot Funds  
 PO Box 691610  
 San Antonio, TX 78269

**Physical**  
 deeproot Funds  
 8200 IH-10 West, Ste. 600  
 San Antonio, TX 78230

## ANNUITY SURRENDER PROGRAM PRE-APPROVAL FORM

This form is to be used to obtain pre-approval for your investor's qualification in our annuity surrender program. Please legibly fill out the following information. **If there are multiple annuities:** Please use as many copies of the back of this form for as many additional annuities need to be submitted. Statements must be attached. Minimum surrender value from like-titled annuities must be > \$100k.

### INVESTOR(S) INFORMATION

Name(s): \_\_\_\_\_ Age(s): \_\_\_\_\_  
 Address: \_\_\_\_\_ Reasons for wanting to surrender: \_\_\_\_\_  
 City/State/ZIP: \_\_\_\_\_  
 Phone: ( \_\_\_\_\_ ) \_\_\_\_\_ - \_\_\_\_\_

### ANNUITY INFORMATION

Ins. Carrier: \_\_\_\_\_ Last Statement Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
 Orig. Premium: \$ \_\_\_\_\_ Stmt AV: \$ \_\_\_\_\_ Stmt SV: \$ \_\_\_\_\_  
 Issue Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Maturity Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
 Stmt Surrender: \_\_\_\_ % Stmt Surrender: \$ \_\_\_\_\_  
 Writing Agent: \_\_\_\_\_  
 Tax Status:  Non-Qualified  Qualified  
 Annuity Type:  Index  Fixed  Variable  
 Income Rider:  Yes  No →  In-Payout  In-Deferral  
**Totals from Inception (as of Stmt Date):**  
 Stmt Rider Costs: \$ \_\_\_\_\_ Stmt Partial Sur: \$ \_\_\_\_\_  
 Stmt Interest Credits: \$ \_\_\_\_\_ Stmt Overall Return: \_\_\_\_ %

### CURRENT ANNUITY VALUES (must be obtained from carrier within a week prior to submitting this form)

Current AV: \$ \_\_\_\_\_ Current SV (including MVA): \$ \_\_\_\_\_ Current MVA: \$ \_\_\_\_\_ (+/-)

### THE FINE PRINT

- a. We agree to reimburse, as a credit on the Call Date, the actual net surrender charge up to the maximum amounts set forth below in (e) or (f). The *net surrender charge* is the surrender charge, less any items in (b) that we do not reimburse. We typically only reimburse (original premium + accum. interest) – (surrender value)
- b. We will not reimburse: any prior surrenders or withdrawals, negative market value adjustment, any bonus (whether original or recaptured), any prior or current rider fee or costs, or tax liability (if any).
- c. We do not pay Priority Returns on the net surrender charge during the initial term.
- d. If combining multiple annuities, the annuities must have the same Tax Status.
- e. For surrender values under \$400k, the investor may choose **the575™** Deferred Election or the **dGRD** (Queue Fund), and the net surrender charge to original premium ratio may not exceed 10%.
- f. For surrender values \$400k or higher, the investor must choose the **dGRD** (Queue Fund), and the net surrender charge to original premium ratio may not exceed 20%.
- g. **the575™** Periodic Election under \$750k is not available if we are reimbursing the net surrender charge. No exceptions.
- h. For qualified accounts, the annual IRA fees will be charged as per the PPM.
- i. **In order to be credited, the investor must submit an authentic accounting on insurance carrier letterhead, or check stub enumerating how the surrender charge or surrender value was calculated after the transfer occurs.**

INVESTOR SIGNATURE (as to Fine Print): \_\_\_\_\_ DATE SIGNED: \_\_\_\_\_  
 FINDER/ADVISOR/BROKER: \_\_\_\_\_ DATE SUBMITTED: \_\_\_\_\_

**INVESTOR(S) INFORMATION**

Name(s): \_\_\_\_\_

Age(s): \_\_\_\_\_

Address: \_\_\_\_\_

Reasons for wanting to surrender: \_\_\_\_\_

**ANNUITY INFORMATION**

Ins. Carrier: \_\_\_\_\_

Last Statement Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_

Orig. Premium: \$ \_\_\_\_\_

Stmt AV: \$ \_\_\_\_\_ Stmt SV: \$ \_\_\_\_\_

Issue Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_ Maturity Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_

Stmt Surrender: \_\_\_\_ % Stmt Surrender: \$ \_\_\_\_\_

Writing Agent: \_\_\_\_\_

Tax Status:  Non-Qualified  Qualified**Totals from Inception (as of Stmt Date):**Annuity Type:  Index  Fixed  Variable

Stmt Rider Costs: \$ \_\_\_\_\_ Stmt Partial Sur: \$ \_\_\_\_\_

Income Rider:  Yes  No →  In-Payout  In-Deferral

Stmt Interest Credits: \$ \_\_\_\_\_ Stmt Overall Return: \_\_\_\_ %

**CURRENT ANNUITY VALUES (must be obtained from carrier within a week prior to submitting this form)**

Current AV: \$ \_\_\_\_\_

Current SV (including MVA): \$ \_\_\_\_\_

Current MVA: \$ \_\_\_\_\_ (+/-)

**INVESTOR(S) INFORMATION**

Name(s): \_\_\_\_\_

Age(s): \_\_\_\_\_

Address: \_\_\_\_\_

Reasons for wanting to surrender: \_\_\_\_\_

**ANNUITY INFORMATION**

Ins. Carrier: \_\_\_\_\_

Last Statement Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_

Orig. Premium: \$ \_\_\_\_\_

Stmt AV: \$ \_\_\_\_\_ Stmt SV: \$ \_\_\_\_\_

Issue Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_ Maturity Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_

Stmt Surrender: \_\_\_\_ % Stmt Surrender: \$ \_\_\_\_\_

Writing Agent: \_\_\_\_\_

Tax Status:  Non-Qualified  Qualified**Totals from Inception (as of Stmt Date):**Annuity Type:  Index  Fixed  Variable

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Current SV (including MVA): \$ \_\_\_\_\_

Current MVA: \$ \_\_\_\_\_ (+/-)