

STRANGER-ORIGINATED ANNUITY TRANSACTIONS
NAIC SAMPLE BULLETIN

7R \$OO ,QVXUHUV 6HOOLQJ /LIH ,QVXUDQFH RU \$QQXLWLHV LQ >6W
)URP >&RPPLVVLRQHU 'LUHFWRU 6XSHULQWHQGHQW@
'DWH >,QVHUW 'DWH@

5H 3URWHFW \$JDLQVW 6WUDQJHU 2ULJLQDWHG \$QQXLW\ 7UDQVDFW
!`VLRQHUV Ür "Ñp` €LPHU 0U 8 DF"€PL ` 50Q@0 0 @V U7 HU"€Ð V 8 P %0U- % @

/LNH VWUDQJHU RULJLQDWHG OLIH LQVXUDQFH WUDQVDFWLRQV 672/,
SURGXFHUV DQG RU LQYHVWRUV RIIHU DQ LQGLYLGXDO ZKR LV XVXDOO\
WKH XVH RI WKH LQGLYLGXDO¶V LGHQWLDOQVWKHWPQQLWDDQWWRHG P
LQGLYLGXDOV WDUJHWHG WR VHUYH DV DQQXLWDQWV DUH LQ H[WUHPHO
WKH SROLF\ ,Q RUGHU WR ILQG LQGLYLGXDOV ZKR PHHW WKH DIRUHPHO
NQRZQ WR WDNH RXW DGYHUWLVHPHQWV LQ SDSHUV DV ZHOO DV VROLFLV

2QFH DQ LQGLYLGXDO KDV DJUHHG WR WKH VHW RI FRQGLWLRQV SRVHG
WKDW SDUWLFXODU ULGHUV VXFK DV D ERQXV ULGHU RU D JXDUDQWHHG
IRU WKRVH ILQDQFLQJ WKH WUDQVDFWLRQ 'HSHQGLQJ RQ WKH QXPEHU
SROLFLHV LQ HIIHFW WKH SURGXFHU PD\ VHHN WR XVH PXOWLSOH SROLF

7R DYRLG DGGHG VFUXWLQ\ RI WKH SROLF\ RU GHWHFWLRQ RI WKH VFKHF
HQVXUH WKDW WKH GROODU DPRXQW RI WKH DQQXLW\ IDOOV EHORZ VSI
DGGLWLRQDOO\ EH QDPHG DV EHQHILFLDU\ RI WKH DQQXLW\ LQ RUGHU
DQQXLWDQW¶V GHDWK

\$V WKH ILQDQFLDO LPSOLFDWLRQV RI 672\$ WUDQVDFWLRQV FRXOG EH G
WKDW FRPSDQLHV
VXFK WUDQVDFWLRQV LQFOXGLQJ FRQWUROV WR IODJ TXHVWLRQDEOH D

¾ 5HYLVWLW DQQXLW\ DSSOLFDWLRQ SURFHVVHV WR HQVXUH WKDW VSHFLI
EHWZHHQ WKH DQQXLWDQW DQG FRQWUDFW RZQHUV DQG WKH PDQQHU LQ

¾ 5HSRUW DFWXDO DQG SRWHQWLDO 672\$ WUDQVDFWLRQV WR WKH >'HSDUV

)RU TXHVWLRQV UHJDUGLQJ WKLW PDWWHU SOHDVH FRQWDFW >LQVHUW QDPH