

AIC SIGNATURE GUARANTEE POLICY

SIGNATURE GUARANTEE DOCUMENTATION REQUIREMENTS

- **We will only signature guarantee documents that are accompanied with proper documentation.**
- **All signatures on the document must be witnessed by the registered representative.**
- **The representative must write “witnessed by” and sign his/her name on the document that is being signature guaranteed.**
- **All signatures on the document must be originals, including the representative’s signature.**

Examples of signature guarantee requests and the requisite documents include:

1. Surviving spouse request for transfer of assets from a deceased spouse

Documents required:

- Copy of death certificate
- Signed letter of instruction from surviving spouse
- Witness by registered representative
- Account Information
- Order Instructions
- New application (if applicable)

2. Request for transfer of assets from a deceased spouse’s trust to surviving spouse trust or other trust

Documents required:

- Copy of death certificate
- Trust agreement
- Certification that trust is still effective and in full force (the client’s attorney should provide this certification)
- Signed letter of instruction from surviving spouse
- Witness by registered representative
- Account Information
- Order Instructions
- New application (if applicable)

3. Third-party request for transfer of assets from a deceased person other than spouse

Documents required:

- Copy of death certificate
- Documentation giving requesting party the authority to act on behalf of estate, i.e., court orders, power of attorney (certified to be current), trust agreement for successor trustee
- Signed letter of instruction from authorized person
- Witness by registered representative
- Account Information
- Order Instructions
- New application (if applicable)

4. Request for transfer of assets from one spouse to the other, usually in the event of a divorce

Documents required:

- Court order decree
- Letter of consent from spouse relinquishing his/her half of assets
- If no court order, both spouses must sign letter of instruction (can be separate letters)
- Settlement agreement
- Witness by registered representative-ALL SIGNATURES
- Account Information
- Order Instructions
- New application (if applicable)

5. Request for transfer of title from personal registration, single or joint, to trust

Documents required:

- Copy of trust
- Letter of instruction from settlor(s) or trustor(s)
- Witness by registered representative
- Account Information
- Order Instructions
- New application (if applicable)

6. Request for transfer of assets to NFS brokerage account or other entity from other brokerage accounts, mutual funds, IRAs, 401(k) Plans, company retirement plans or any other source

Documents required:

- Transfer form signed by client(s)
- Witness by registered representative
- Account Information
- Order Instructions
- New application (if applicable)

7. Request for distribution or liquidation from mutual fund or variable annuity account

Documents required:

- Letter of instruction signed by client(s)
- Witness by registered representative
- Account Information – current within the last 3 years
- Order Instructions – if purchasing new product with proceeds, Letter of Acknowledgement and Explanation of Investment forms are required
- New application (if applicable)

8. Request for 1035 annuity or insurance exchange

Documents required:

- Transfer form signed by client(s)
- Witness by registered representative
- Account Information
- Order Instructions
- Letter of Acknowledgement form
- Explanation of Investment form
- New application

9. Request for re-registration of an UTMA/UGMA account (owner is no longer a minor)

Documents required:

- Copy of birth certificate or driver's license
- Signed letter of instruction from account owner
- Witness by registered representative
- Account Information
- Order Instructions
- New application (if applicable)

Be forewarned:

We will adhere to a strict policy of returning all requests for signature guarantees if they are not accompanied with the proper documentation and do not contain the original signature of the requestor(s) and the original signature of the registered representative.

IF YOU HAVE ANY QUESTIONS REGARDING REQUIRED DOCUMENTATION, PLEASE CALL BEFORE MAILING TO AIC.