

# Mutual Fund IRA Application



Sammons Retirement Solutions® | P.O. Box 758547, Topeka, KS 66675-8547  
**Overnight:** Mail Zone 547, 5801 SW 6th Ave., Topeka, KS 66636-1001  
**Phone:** 1-866-747-3421 | **Fax:** 1-866-511-7038

## Instructions

Use this application for the Sammons Retirement Solutions LiveWell® Mutual Fund IRA only.

**USA Patriot Act requirements:** To help the government fight the funding of terrorism and money laundering activities, the U.S. government passed the USA Patriot Act, requiring financial institutions to obtain, verify, and record information that identifies persons who engage in certain transactions with or through Sammons Retirement Solutions. This means we will need to obtain certain information that allows us to verify your identity. The following information is required for each person associated with the account:

- Name
- Residence address (P.O. Box is not accepted; APO/FPO is accepted)
- Date of birth
- Social Security number (SSN)

**Please make checks payable to: UMB Bank NA FBO: (Account Holder's name)**

UMB Bank n.a. is the custodian for the LiveWell® Mutual Fund IRA program. The mutual funds offered through the LiveWell® Mutual Fund IRA are made available through Sammons Financial Network®, LLC., member FINRA, 4546 Corporate Drive, Suite 100, West Des Moines, IA 50266. Information about the LiveWell® Mutual Fund IRA and its funds can be obtained by calling 866-747-3421. Sammons Financial Network®, LLC., member FINRA, Sammons Institutional Group<sup>SM</sup>, Inc., and Sammons Retirement Solutions® (a marketing division of Sammons Institutional Group) are not affiliated with UMB Bank n.a.

## 1. Account Holder information

If the Account Holder is a non-resident alien, submit IRS Form W-9. This form is available at [www.irs.gov](http://www.irs.gov).

Name (first, middle initial, last)			Social Security number
Gender: <input type="checkbox"/> M <input type="checkbox"/> F	Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Resident alien/Citizen of: _____		Date of birth (mm/dd/yyyy)
Street address (P.O. Boxes are not allowed)*			Apartment/Suite number
City	State	ZIP	Phone number

## 2. Beneficiary information

The total percentage of beneficiary shares must equal 100%. If the beneficiary information is missing or incomplete, the beneficiary designation will default to the Account Holder's estate until the information is provided. Please list additional beneficiaries on a separate piece of paper that includes the date signed and the Account Holder's signature. If any beneficiary is a trust, please complete the Certification of Trust form.

<input type="checkbox"/> Primary <input type="checkbox"/> Per stirpes <input type="checkbox"/> Per capita	1. Name or Non-natural entity (first, middle initial, last)	SSN/TIN	Percentage %
	Relationship to Account Holder	DOB/Trust date (mm/dd/yyyy)	
	Mailing address	Phone number	
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent <input type="checkbox"/> Per stirpes <input type="checkbox"/> Per capita	2. Name or Non-natural entity (first, middle initial, last)	SSN/TIN	Percentage %
	Relationship to Account Holder	DOB/Trust date (mm/dd/yyyy)	
	Mailing address	Phone number	
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent <input type="checkbox"/> Per stirpes <input type="checkbox"/> Per capita	3. Name or Non-natural entity (first, middle initial, last)	SSN/TIN	Percentage %
	Relationship to Account Holder	DOB/Trust date (mm/dd/yyyy)	
	Mailing address	Phone number	



\* If your mailing address is different than your street address, please list on a separate piece of paper with the Account Holder's signature and date.

### 3. Qualified plan type

Traditional IRA     Roth IRA\*     SEP IRA\*\*    Inherited IRA†:  Traditional     Roth

Contribution year and amount: Year \_\_\_\_\_ Amount \$ \_\_\_\_\_ | Year \_\_\_\_\_ Amount \$ \_\_\_\_\_

\* Roth IRA: If transfer, provide original conversion/establishment date and amount: \_\_\_\_\_

\*\* Employer name (For SEP IRA only): \_\_\_\_\_

† Subject to availability; additional form required.

### 4. Initial contribution

Minimum initial contribution is \$10,000. **MAKE CHECKS PAYABLE TO: UMB Bank NA FBO: (Account Holder's name)**

Initial contribution: \$ \_\_\_\_\_  Rollover\*     Transfer\*

\* If you checked rollover or transfer, please name the Trustee/Custodian/Insurance carrier below.

Trustee/Custodian/Insurance carrier: \_\_\_\_\_

Trustee/Custodian/Insurance carrier: \_\_\_\_\_

Trustee/Custodian/Insurance carrier: \_\_\_\_\_

### 5. Dollar cost averaging

**CHECK HERE to elect dollar cost averaging.** If you elect dollar cost averaging, please submit the dollar cost averaging form with this application.

### 6. Automatic portfolio rebalancing

*This is optional and may not be used with dollar cost averaging.*

**CHECK HERE to elect automatic portfolio rebalancing.** The account value will rebalance to the portfolios selected in the initial account allocations section of this application. Rebalancing will occur on the account anniversary of the month according to the elected frequency, provided that is a business day. If you elect automatic portfolio rebalancing but do not indicate a frequency below, automatic portfolio rebalancing will default to quarterly.

Frequency:  Quarterly     Semi-annually     Annually

Please consult the sales materials provided at account opening for details regarding this feature as well as restrictions, minimum or maximum limitations, fees, and other applicable information. Automatic portfolio rebalancing cannot be elected if you participate in dollar cost averaging.

### 7. Initial account allocations

*Please designate your allocations in whole percentages only. No matter which funds are chosen, the total allocations must equal 100%, or the application will not be considered in good order.*

#### LiveWell® Models

Accumulation	Percent	Income	Percent
Conservative	_____ %	High Income	_____ %
Moderate	_____ %	Diversified Income	_____ %
Moderate Growth	_____ %		
Growth	_____ %		
Aggressive Growth	_____ %		

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**The model portfolios will not automatically rebalance unless automatic portfolio rebalancing is elected.**

#### Risk-based allocation funds

Ticker	Fund name	Percent
FTTNX	Fidelity Advisor Asset Manager 30% M	_____ %
FFTMX	Fidelity Advisor Asset Manager 50% M	_____ %
FTASX	Fidelity Advisor Asset Manager 70% M	_____ %
FEYTX	Fidelity Advisor Asset Manager 85% M	_____ %

#### Target date allocation funds

Ticker	Fund name	Percent
ARBRX	American Century One Choice 2020 R	_____ %
ARCRX	American Century One Choice 2030 R	_____ %
ARDRX	American Century One Choice 2040 R	_____ %
ARFWX	American Century One Choice 2050 R	_____ %
ARSRX	American Century One Choice in Retirement R	_____ %

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## 7. Initial account allocations (continued)

Please designate your allocations in whole percentages only. No matter which funds are chosen, the total allocations must equal 100%, or the application will not be considered in good order.

Ticker	Fund name	Percent
<b>Large Value</b>		
AVURX	American Century Value R	_____ %
MDDVX	BlackRock Equity Dividend A	_____ %
RSOOX	Columbia Dividend Opportunity R	_____ %
SLVRX	Columbia Select Large-Cap Value R	_____ %
JDVOX	JHancock Disciplined Value R1	_____ %
LAVRX	Lord Abbett Fundamental Equity R3	_____ %
PQIRX	Pioneer Equity Income R	_____ %
<b>Large Blend</b>		
AFDRX	American Century Sustainable Equity R	_____ %
AICFX	American Funds Invmt Co of Amer F1	_____ %
WSHFX	American Funds Washington Mutual F1	_____ %
LMMRX	ClearBridge Dividend Strategy R	_____ %
CCCRX	Columbia Contrarian Core R	_____ %
FALGX	Fidelity Advisor Large Cap M	_____ %
FRDRX	Franklin Rising Dividends R	_____ %
OMGNX	Invesco Oppenheimer Main Street R	_____ %
JLCRX	JHancock Fundamental Large Cap Core R1	_____ %
MFVNX	MassMutual Select Equity Opports R3	_____ %
MMINX	MM S&P 500® Index R3	_____ %
PSPRX	PIMCO StocksPLUS R	_____ %
<b>Large Growth</b>		
ACARX	Alger Capital Appreciation Instl R	_____ %
ADRRX	American Century Disciplined Growth R	_____ %
AULRX	American Century Ultra R	_____ %
GFAFX	American Funds Growth Fund of Amer F1	_____ %
LMPLX	ClearBridge Large Cap Growth R	_____ %
FAGOX	Fidelity Advisor Growth Opportunities M	_____ %
FNITX	Fidelity Advisor New Insights M	_____ %
FDNRX	Franklin DynaTech R	_____ %
WLGRX	Ivy Large Cap Growth R	_____ %
MBCNX	MassMutual Select Blue Chip Growth R3	_____ %
PFGRX	Pioneer Fundamental Growth R	_____ %
RRBGX	T. Rowe Price Blue Chip Growth R	_____ %
RRGSX	T. Rowe Price Growth Stock R	_____ %
<b>Mid Value</b>		
AMVRX	American Century Mid Cap Value R	_____ %
MIDQX	DWS ESG Core Equity R	_____ %
JDPRX	Janus Henderson Mid Cap Value R	_____ %
IIVAX	Transamerica Small/Mid Cap Value A	_____ %
<b>Mid Blend</b>		
CCAFX	Calvert Mid-Cap A	_____ %
LMREX	ClearBridge Mid Cap R	_____ %
MDKTX	MM S&P® Mid Cap Index R3	_____ %

Ticker	Fund name	Percent
<b>Mid Growth</b>		
ERSMX	Eaton Vance Atlanta Capital SMID-Cap R	_____ %
KAUFX	Federated Kaufmann R	_____ %
FITIX	Fidelity Advisor Mid Cap II M	_____ %
OEGNX	Invesco Oppenheimer Discovery Mid Cap Growth R	_____ %
WMGRX	Ivy Mid Cap Growth R	_____ %
JDMRX	Janus Henderson Enterprise R	_____ %
<b>Small Value</b>		
FCVTX	Fidelity Advisor Small Cap Value M	_____ %
JDSRX	Janus Henderson Small Cap Value R	_____ %
ROFRX	Royce Opportunity R	_____ %
<b>Small Blend</b>		
OSCNX	Invesco Oppenheimer Main Street Small Cap R	_____ %
IYSMX	Ivy Small Cap Core R	_____ %
<b>Small Growth</b>		
LMPOX	ClearBridge Small Cap Growth R	_____ %
FKKSX	Federated Kaufmann Small Cap R	_____ %
WSGRX	Ivy Small Cap Growth R	_____ %
JGMRX	Janus Henderson Triton R	_____ %
LADRX	Lord Abbett Developing Growth R3	_____ %
<b>International Large</b>		
AEGFX	American Funds Europacific Growth F1	_____ %
LMGRX	ClearBridge International Growth R	_____ %
FIATX	Fidelity Advisor Intl Capital App M	_____ %
OIDNX	Invesco Oppenheimer International Diversified R	_____ %
QIVNX	Invesco Oppenheimer International Equity R	_____ %
OIGNX	Invesco Oppenheimer International Growth R	_____ %
JDIRX	Janus Henderson Overseas R	_____ %
RRIGX	T. Rowe Price International Value Equity R	_____ %
TEFRX	Templeton Foreign R	_____ %
TRWAX	Transamerica International Equity A	_____ %
<b>International Small</b>		
WPVAX	Aberdeen International Small Cap R	_____ %
FTISX	Fidelity Advisor Intl Small Cap M	_____ %
OSMNX	Invesco Oppenheimer International Small-Mid Company R	_____ %
<b>World Stock</b>		
NPFFX	American Funds New Perspective F1	_____ %
MDGCX	BlackRock Advantage Global A	_____ %
FMURX	Franklin Mutual European R	_____ %
OGLNX	Invesco Oppenheimer Global R	_____ %
GLVNX	Invesco Oppenheimer Global Focus R	_____ %
OGINX	Invesco Oppenheimer Global Opportunities R	_____ %
JDWRX	Janus Henderson Global Research R	_____ %
<b>Emerging Markets</b>		
GOPRX	Aberdeen China A Share Equity Fund R	_____ %
GEMRX	Aberdeen Emerging Markets R	_____ %
AEMRX	American Century Emerging Markets R	_____ %
TDMRX	Templeton Developing Markets R	_____ %
FTESX	Templeton Emerging Markets Small Cap R	_____ %

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## 7. Initial account allocations (continued)

Please designate your allocations in whole percentages only. No matter which funds are chosen, the total allocations must equal 100%, or the application will not be considered in good order.

Ticker	Fund name	Percent
<b>Commodities/Precious Metals</b>		
OGMNX	Invesco Oppenheimer Gold & Special Minerals R	____ %
PCSRX	PIMCO Commodity Real Return Strategy R	____ %
<b>Communications</b>		
FTUTX	Fidelity Advisor Telecommunications M	____ %
<b>Energy/Natural Resources</b>		
FMFTX	Fidelity Advisor Materials M	____ %
IYEFX	Ivy Energy R	____ %
IGNRX	Ivy Natural Resources R	____ %
<b>Financial</b>		
FAFSX	Fidelity Advisor Financial Services M	____ %
<b>Health</b>		
ERHSX	Eaton Vance Worldwide Health Science R	____ %
FBTTX	Fidelity Advisor Biotechnology M	____ %
<b>Industrials</b>		
FCLTX	Fidelity Advisor Industrials M	____ %
<b>Real Estate</b>		
ARYWX	American Century Global Real Estate R	____ %
RRRSX	DWS RREEF Real Estate Securities R	____ %
FHETX	Fidelity Advisor Real Estate M	____ %
<b>Technology</b>		
SGTRX	Columbia Seligman Global Technology R	____ %
FATEX	Fidelity Advisor Technology M	____ %
WSTRX	Ivy Science & Technology R	____ %
<b>Utilities</b>		
FRURX	Franklin Utilities R	____ %
<b>Balanced</b>		
CSIFX	Calvert Balanced A	____ %
CBURX	Columbia Income Builder R	____ %
ERIFX	Eaton Vance Balanced R	____ %
FTSDX	Fidelity Advisor Strategic Div & Inc M	____ %
FISRX	Franklin Income R	____ %
TESRX	Franklin Mutual Shares R	____ %
JDBRX	Janus Henderson Balanced R	____ %
LIXRX	Lord Abbett Multi-Asset Income R3	____ %
IBALX	Transamerica Multi-Managed Balanced A	____ %
<b>World Allocation</b>		
MDLOX	BlackRock Global Allocation A	____ %
FMQSX	Franklin Mutual Quest R	____ %
<b>Tactical</b>		
GASRX	Aberdeen Diversified Alternatives R	____ %
GLSRX	Aberdeen Focused U.S. Equity R	____ %
LPERX	ALPS   Red Rocks Global Opportunity R	____ %
PATRX	PIMCO All Asset R	____ %

Ticker	Fund name	Percent
<b>Short-Term Bond</b>		
LDLRX	Lord Abbett Short Duration Income R3	____ %
MSDNX	MassMutual Premier Short-Duration Bd R3	____ %
PLDRX	PIMCO Low Duration R	____ %
PTSRX	PIMCO Short-Term R	____ %
<b>Intermediate Bond</b>		
CUGUX	Columbia Quality Income R	____ %
OPBNX	Invesco Oppenheimer Total Return Bond R	____ %
JDFRX	Janus Henderson Flexible Bond R	____ %
LAURX	Lord Abbett Income R3	____ %
PTRRX	PIMCO Total Return R	____ %
PBFRX	Pioneer Bond R	____ %
WAPRX	Western Asset Core Plus Bond R	____ %
<b>Multisector Bond</b>		
CSNRX	Columbia Strategic Income R	____ %
FSIAX	Fidelity Advisor Strategic Income M	____ %
LBNRX	Lord Abbett Bond-Debenture R3	____ %
PONRX	PIMCO Income R	____ %
STIRX	Pioneer Strategic Income R	____ %
<b>World Bond</b>		
PFRRX	PIMCO International Bond (USD-Hedged) R	____ %
FGBRX	Templeton Global Bond R	____ %
FRRGX	Templeton Global Total Return R	____ %
<b>Emerging Markets Bond</b>		
CMBRX	Columbia Emerging Markets Bond R	____ %
<b>High Yield Bond</b>		
CHBRX	Columbia High Yield Bond R	____ %
IYHIX	Ivy High Income R	____ %
LHYRX	Lord Abbett High Yield R3	____ %
PHYRX	PIMCO High Yield R	____ %
<b>Inflation Protection</b>		
AIARX	American Century Inflation-Adjusted Bond R	____ %
PRRRX	PIMCO Real Return R	____ %
<b>Bank Loan</b>		
LRRRX	Lord Abbett Floating Rate R3	____ %
<b>Government Bond</b>		
AGMWX	American Century Ginnie Mae R	____ %
ERGOX	Eaton Vance Government Opportunities R	____ %
<b>Convertible Bond</b>		
LCFRX	Lord Abbett Convertible R3	____ %
<b>Nontraditional Bond</b>		
PUBRX	PIMCO Dynamic Bond R	____ %
<b>Money Market</b>		
GORXX	Federated Government Obligations Trust	____ %
<b>Total investment election</b>		<b>100%</b>

Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. Morningstar Investment Management provides nondiscretionary consulting services to Sammons Institutional Group<sup>SM</sup>, Inc. (SIG) but is not acting in the capacity of adviser to individual investors. Morningstar Investment Management provides recommendations to SIG regarding asset allocation targets, for certain LiveWell<sup>®</sup> products/programs, which are subject to change without notice. Morningstar Investment Management establishes the allocations using its proprietary asset classifications. If alternative classification methods are used, the allocations may not meet the asset allocation targets. The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Investment Management is not affiliated with SIG.

Funds are current as of 5/1/2020. Please see [www.srsivewell.com](http://www.srsivewell.com) for any applicable changes.

**8. Electronic information and document delivery consent (eDelivery)**

By checking, providing my email address below and signing this application, I consent to receive by electronic delivery the following documents from Sammons Retirement Solutions, including: prospectuses and prospectus supplements, periodic and immediate confirmations, quarterly statements, annual and semi-annual fund company reports, proxy and other voting materials, correspondence, other documents, and any disclosure materials ("Record(s)").

I understand that Sammons Retirement Solutions will send me an email that will require my agreement and confirmation to begin receiving documents electronically, and that I will receive a notification email each time a new document is available for viewing. I confirm I have access to a computer and a Web browser to view these documents. I understand I will need Adobe Acrobat Reader software to access any PDF documents. A free download of this software is available at <http://get.adobe.com/reader>. I understand that all documents provided in electronic or paper format from Sammons Retirement Solutions will be considered received and binding.

I understand I can receive a paper copy of documents and/or revoke my consent at any time by calling Sammons Retirement Solutions at 866-747-3421. This consent will terminate a) when I notify Sammons Retirement Solutions to terminate, or b) when the Account is terminated. I understand that Sammons Retirement Solutions reserves the right to discontinue electronic provision of documents and that notice of any such termination or change will be provided to me as required by law.

Sammons Retirement Solutions does not charge a fee for providing electronic documents; however, I may incur Internet access charges, telephone charges and other third-party charges when receiving electronic documents or downloading required software.

This consent applies to this Account only. If multiple Accounts are owned, electronic delivery must be elected for each.

Account Holder's email address: \_\_\_\_\_

**9. Telephone, internet, and electronic medium transaction authorization**

By initialing below, I hereby authorize and direct Sammons Retirement Solutions to act on telephone, Internet or other electronic medium instructions, when proper identification is furnished (Social Security number, Tax Identification or other established identifiers) concerning, but not limited to, exchange of units between the funds, to change allocation of future contributions, to request partial withdrawals, and/or other authorized transactions. I agree that Sammons Retirement Solutions is not liable for any losses or expenses arising from any exchange, change in allocation of future contributions or partial withdrawal by acting in accordance with telephone, Internet or other electronic medium instructions that they believe to be genuine. Sammons Retirement Solutions will employ reasonable procedures to confirm that telephone instructions are genuine.

I understand that a confirmation statement for all transactions will be mailed to me at the address of record, or emailed to me if the electronic information and document delivery consent has been given; I acknowledge that I am responsible for promptly reviewing all confirmation statements. I agree to notify Sammons Retirement Solutions of any erroneous or unauthorized transaction within thirty (30) days of my receipt of such confirmation statement.



Account Holder's initials

I authorize my Registered Representative(s) and their assistant(s) to enact changes to my Account on my behalf.



Account Holder's initials

I authorize the following individuals to enact changes to my Account on my behalf.

Name (first, middle initial, last): \_\_\_\_\_ Social Security number: \_\_\_\_\_

Name (first, middle initial, last): \_\_\_\_\_ Social Security number: \_\_\_\_\_

**If a Social Security number is not provided, the proposed individual will not be authorized for certain transactions.**

This authorization will remain in effect until: 1) Sammons Retirement Solutions receives written or telephone notification from the Account Holder, or 2) the Account is terminated. In absence of initials, Sammons Retirement Solutions will default to no authorization given for electronic and telephone transactions.

## 10. Acknowledgment, taxpayer certification, and signature

By signing this application, the Account Holder named above appoints UMB Bank n.a., or its successors, as Custodian of the Account established under the Sammons Retirement Solutions LiveWell® Individual Retirement Account custodial agreement and Traditional IRA Disclosure Statement, or Roth IRA Disclosure Statement, included with the application materials. The Account Holder states that he/she has received, read, and accepted the terms of the Sammons Retirement Solutions LiveWell® Individual Retirement Account custodial agreement and the Sammons Retirement Solutions LiveWell® Traditional IRA Account Disclosure Statement or Roth IRA Account Disclosure Statement. The Account Holder acknowledges receipt of current prospectus(es) of the mutual fund companies in which the assets of the Account may be invested. The Account Holder also consents to the Recordkeeping Fee(s) as specified in the Disclosure Statement, agrees to promptly give instructions to the Custodian necessary to enable the Custodian to carry out its duties under the Disclosure Statement, and represents that whenever information as to any taxable year is required to be filed with the Internal Revenue Service, the Account Holder will file such information with the Internal Revenue Service unless what is filed by the Custodian represents that any rollover contributions are eligible for rollover pursuant to the terms of the Internal Revenue Code, including but not limited to the requirement to reinvest such amounts within 60 days of the date of receipt of the distribution and the Custodian hereby agrees to accept this Agreement. The Account Holder and the Custodian agree to be bound by all of the provisions of the Account Agreement and Disclosure Statement incorporated herein by reference. I further understand that I must carefully review each Account confirmation statement or other documentation of transaction that I receive to ensure that my instructions have been properly acted upon. If any discrepancies are noted, I agree to notify Sammons Retirement Solutions in a timely manner but in no event more than 30 days from receipt of such confirmation statement or documentation of transaction. Failure to notify one of the above entities on a timely basis will relieve such entities of any liability with respect to the transaction and any other discrepancy.

### Under penalties of perjury, my signature certifies that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me);
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, (b) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding;
3. I am a U.S. citizen or U.S. resident alien; and
4. I am exempt from FATCA reporting.

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

**I confirm that I have access to a computer with internet access to view the fund prospectuses.**

Account Holder's signature	Date signed (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>

## 11. Registered Representative's statement

*I certify I have reviewed this application, determined all questions are answered fully, completely and accurately as supplied by the applicant, and recorded in full detail as required.*

Registered Representative's full name (please print)	
Business email address (REQUIRED)	Percentage (whole percentages only)
External Broker-Dealer ID	CRD number (REQUIRED)

Registered Representative's signature	Date signed (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>

Additional Registered Representative's full name (please print)	
Business email address (REQUIRED)	Percentage (whole percentages only)
External Broker-Dealer ID	CRD number (REQUIRED)

Additional Registered Representative's signature	Date signed (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>

## 12. Client BIN/Networking number

Client BIN/Networking number (For Registered Representative use only – not required by Sammons Retirement Solutions) \_\_\_\_\_