

# **RMD Friendly Companies**

## **What does it mean to be RMD Friendly?**

- If a client has to take out more than their annual free withdrawal amount in order to satisfy their Required Minimum Distribution they will NOT be hit with surrender charges on the amount over the annual free withdrawal.

<b>Insurance Company</b>	<b>RMD Friendly?</b>
AIG American General	Yes
Allianz	Yes
American National	Yes
<b>Americo</b>	<b>NO, except in year 1</b>
Aviva	Yes
EquiTrust	Yes
Fort Dearborn	Yes
<b>Foresters</b>	<b>NO</b>
Genworth	Yes
ING ReliaStar	Yes
ING/USA	Yes
Liberty Life	Yes
Lincoln Benefit Life	Yes
Lincoln Financial Group/ Jefferson Pilot	Yes
New York Life	Yes
North American	Yes*
Old Mutual Financial Group	Yes
<b>RBC Insurance</b>	<b>NO</b>
<b>Reliance Standard</b>	<b>NO</b>
The Standard	Yes
<b>SunLife Financial</b>	<b>NO</b>
VALIC	Assured Choice Annuity – Yes ProFlex Annuity – Yes, except in year 1

\*North American will re-capture commissions if withdrawal is taken within the first year.

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