HOW TO PROCESS BUSINESS

DIRECT WITH VENDOR

- **MAIL, FAX OR EMAIL** application, copy of check, NAF, and IDF forms to KCD prior to sending to vendor. KCD will return back a **confirmation/approval** or a list of deficiencies that need to be cleared before you mail the business.

- **MAIL** to vendor: *(**Only after receiving Confirmation of Business Approval**)*
  - Original vendor application and any corresponding paperwork
  - Check payable to: **(vendor)**

- **PROVIDE** the client with copies of:
  - Vendor application and Investment Disclosure Form
  - KCD Customer Information Brochure (for new clients only)

- **MAINTAIN** copies of all paperwork for your files *(including Confirmation of Approval).*

BROKERAGE ACCOUNTS WITH HILLTOP SECURITIES

- **MAIL, FAX OR EMAIL** to KCD:
  - KCD forms: **NAF, Brokerage Account Disclosure Form**
  - Original HTS paperwork
  - Check payable to: **Hilltop Securities** and note client account #

**Mail checks to us immediately*

FIXED INSURANCE AND FIA BUSINESS

If your client is liquidating any type of security product or using funds held in a HTS account in order to fund a fixed insurance product (including fixed indexed annuities), you must complete and submit a **REDEMPTION OF SECURITIES** form to KCD. You do NOT need to send copies of the applications. KCD will keep the REDEMPTION OF SECURITIES form on file. This pertains to clients who may never become KCD Clients because they only do fixed business with you.