

APPLICANT(S): _____

THIS PURCHASE IS A NEW _____ OR REPLACEMENT _____ ANNUITY. (**Client initial one of the two**)

REASONS FOR BUYING THIS NEW ANNUITY WITH (**NAME OF COMPANY**) _____

OR REPLACING ANOTHER ANNUITY: **(client initial)**

- BETTER GUARANTEES FOR PRINCIPAL _____
- BETTER GUARANTEES FOR INCOME _____
- BETTER SELECTION OF INVESTMENT CHOICES _____
- BETTER LIVING BENEFIT OPTIONS _____
- FAMILY PROTECTION THROUGH THE DEATH BENEFIT _____

SUMMARIZE EXPLANATION FOR RECOMMENDATION OF ANNUITY PURCHASE (MANDATORY FOR BROKER):

I/WE HAVE EXCHANGED AN ANNUITY WITHIN THE LAST 36 MONTHS (**ATTACH EXPLANATION**) _____

I/WE HAVE **NOT** EXCHANGED AN ANNUITY WITHIN THE LAST 36 MONTHS _____

THIS INVESTMENT REPRESENTS OVER 50% OF MY NET WORTH OR RETIREMENT SAVINGS : _____

THE SURRENDER PERIOD AND SURRENDER CHARGES, AS WELL AS THE FEES OF THIS NEW POLICY, HAVE BEEN EXPLAINED TO ME. _____

I/WE HAVE ADEQUATE FUNDS FOR LIQUIDITY NEEDS OUTSIDE THIS INVESTMENT. _____

I PLAN TO USE THIS ANNUITY FOR THE FOLLOWING: (INITIAL ALL THAT APPLY)

- _____DRAW AN INCOME IMMEDIATELY _____GROW MY SAVINGS FOR INCOME IN THE FUTURE
- _____ACCUMULATE WEALTH FOR MY BENEFICIARIES _____TAKE ADVANTAGE OF TAX-DEFERRAL (NON QUALIFIED ACCOUNTS ONLY)
- _____PARTIALLY FUNDING RETIREMENT _____OTHER (specify) _____

ACCOUNT FUNDING SOURCE: (INITIAL ALL THAT APPLY)

- _____401K ROLLOVER _____INCOME FROM EARNINGS _____INHERITANCE _____LEGAL/INSURANCE SETTLEMENT
- _____SALE OF ASSETS OR PROPERTY (specify assets or property sold) _____
- _____TRANSFER OF FUNDS FROM ANOTHER INVESTMENT _____OTHER (specify) _____

IF REPLACING AN ANNUITY: (INITIAL ALL THAT APPLY)

_____ I (WE) UNDERSTAND THERE WILL BE A SURRENDER PENALTY CHARGE OF _____ % FOR SURRENDERING **THE CURRENT ANNUITY** FROM (**NAME OF COMPANY**) _____

_____ I (WE) HAVE REVIEWED THE DEATH BENEFITS OF THE OLD AND NEW POLICIES.

I (WE) HAVE RECEIVED A COPY OF THE PROSPECTUS FOR THIS ANNUITY POLICY AND FEEL THAT I (WE) HAVE ADEQUATE FUNDS FOR LIQUIDITY NEEDS OUTSIDE THIS INVESTMENT.

IF PURCHASING THIS ANNUITY IN AN IRA OR RETIREMENT ACCOUNT, I ACKNOWLEDGE THAT THE TAX DEFERRED ACCRUAL FEATURE OF THE VARIABLE ANNUITY IS UNNECESSARY BECAUSE THE RETIREMENT ACCOUNT ALREADY PROVIDES THIS.

I (WE) HEREBY ACKNOWLEDGE THAT I (WE) RECEIVED AND READ THE ABOVE "DISCLOSURE STATEMENT" PRIOR TO SIGNING THE APPLICATION FOR THE NEW ANNUITY CONTRACT. I (WE) ACKNOWLEDGE OUR AGENT HAS REVIEWED THE FEATURES, BENEFITS, AND CHARGES OF THIS ANNUITY PRIOR TO PURCHASE.

APPLICANT SIGNATURE _____ **DATE** _____

APPLICANT SIGNATURE _____ **DATE** _____

MY SIGNATURE BELOW ATTESTS THAT THE ABOVE CLIENT(S) INITIALED REASONS FOR BUYING OR REPLACING AN ANNUITY WERE DISCUSSED WITH THE CLIENT AND WERE DETERMINED BY ME TO BE APPROPRIATE FOR THE CLIENT(S).

AGENT SIGNATURE _____ **DATE** _____

FIRM PRINCIPAL SIGNATURE _____ **DATE** _____