



Annuity Suitability Statement

It is important that the annuity certificate you select is appropriate based on your financial situation, needs, and objectives. Carefully read and answer the questions and/or statements below. You may decline to provide the requested information however, failure to do so will affect the ability of your agent to make suitable recommendation. **Complete and return this statement with your annuity application.** If you do not wish to provide the requested information, please indicate so below.

Name of applicant: _____ Age: _____ Type of annuity proposed: _____

FINANCIAL INFORMATION

Please initial box if you do not want to disclose information

Annual Gross Income	\$ _____	<input type="checkbox"/>
Total net worth (excluding home, home furnishings, and auto).....	\$ _____	<input type="checkbox"/>
Liquid assets (checking account, savings account, CDs, stocks, bonds, mutual funds, annuities, etc.).....	\$ _____	<input type="checkbox"/>

FEDERAL INCOME TAX BRACKET:

Less than 15% 15% to 28% Greater than 28%

FINANCIAL OBJECTIVES – Your financial objective in purchasing this annuity certificate (check all that apply)

- Tax deferred growth Accumulation for retirement income Transfer of funds to beneficiaries
- Guaranteed interest rate Protection of principal Provide monthly income of interest earnings
- Receive immediate income

DECISION TO PURCHASE ANNUITY

Other than your agent, who, if anyone, assisted you in your decision to purchase an annuity? (Check all that apply)

Accountant Attorney Family member Financial planner No one Other: _____

AVAILABLE FUNDS

Do you have sufficient cash or other liquid funds for living expenses and emergencies, such as unexpected medical expenses, in addition to the money you plan to use to purchase this annuity? Yes No If no, please explain: _____
If you checked “No” – This annuity may not be suitable for you.

SURRENDER CHARGES, WITHDRAWAL FEES OR PENALTIES

If you will incur surrender charges, withdrawal fees or penalties on any existing product used to fund the purchase of this annuity, do you feel comfortable incurring such charges, fees or penalties? Yes No Not applicable

If no, please explain why you want to proceed with the purchase: _____

I UNDERSTAND THAT THE PROPOSED ANNUITY CERTIFICATE CONTAINS WITHDRAWAL AND SURRENDER CHARGES.

Please check the statement that is applicable:

- I elect not to provide some or all of the information requested above, however, I still wish to apply for the proposed annuity certificate and I believe that the annuity, as applied for, is appropriate and suitable for my needs and financial objectives.
- I acknowledge that I have read the annuity suitability statement and that the information I have provided is true and complete to the best of my knowledge and belief and that the annuity, as applied for, is appropriate and suitable for my needs and financial objectives.

Dated this _____ day of _____, 20____. Signature of applicant/proposed owner: _____

Representative (Agent) Statement:

I certify that I have made a reasonable effort to attain all relevant information necessary to recommend the purchase of the proposed annuity certificate, which I believe is suitable for the applicant based upon the information provided by the applicant regarding her or his needs and financial objectives.

Dated this _____ day of _____, 20____. Signature of representative (agent): _____