CLIENT SUITABILITY LETTER

If your client is 80 years or older and answers the Suitability Questionnaire "I **REFUSE** to provide this information at this time" or "I have chosen to provide **LIMITED** information at this time," please obtain a written and signed statement from the client that clarifies the following:

1. The client understands that the funds are not liquid.
2. The client understands that new surrender charges will be incurred and that surrender charges may be assessed upon the clients' death, depending on the product applied for or optional liquidity riders selected.
3. Why does the client feel this is an appropriate purchase for them at this time?

It is better to add a few sentences to over communicate the intent of the purchase to make the suitability clear.

Please provide a written explanation in the following space:

Owner Signature

Date

Joint-Owner Signature

Date