



## CLIENT SUITABILITY LETTER

If you 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 chargers will be incurred and that surrender charges may be assessed upon the client’s 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?

You may also utilize this form to provide any additional information you believe will assist us in the suitability review. 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 Signed

\_\_\_\_\_

Joint-Owner Signature

\_\_\_\_\_

Date Signed