

PTE 84-24 Disclosure and Acknowledgment For IRA Annuity Purchase

I am providing this Disclosure and Acknowledgment form to you because I am recommending the purchase of an annuity contract transaction which involves Individual Retirement Annuity (IRA), including Roth IRA, SEP IRA, Simple IRA and Traditional IRA funds. The Disclosure provides important information that you should consider when determining if this transaction is right for you. This information is also intended to satisfy the requirements and conditions of the U.S. Department of Labor Prohibited Transaction Exemption (PTE) 84-24 in effect from June 9, 2017.

Name of Proposed Annuity Product (Contract)

Name of Insurance Company Issuing the Annuity Contract (Insurer)

DISCLOSURES REQUIRED BY PROHIBITED TRANSACTION EXEMPTION (PTE) 84-24

✓ ***My Relationship to the Insurer***

I am an independent insurance producer appointed to recommend annuities for the Insurer named above. I am not contractually obligated to recommend for this Insurer exclusively. I can recommend for other companies as well.

✓ ***Best Interest Standard***

As a fiduciary, I am responsible for using my best judgement in acting with the care, skill, prudence, and diligence under the circumstances, based on your investment tolerance, financial circumstances, and needs without regard to my own financial or other interests in my recommendations to you regarding your IRA transactions.

✓ ***Charges & Fees***

This annuity contract may have certain charges including surrender charges and market value adjustments. These charges and/or adjustments are described in detail in the product-specific Annuity Disclosure that you sign and receive with the application, and in your annuity Contract when it is issued. Please be sure that you understand any charges applicable to your Contract and if you have questions, don't hesitate to ask me.

✓ ***Reasonable Compensation***

If you purchase this annuity contract, the Insurer will pay the following commission amount to me; however, one-hundred percent of the initial single premium you pay will be credited to the accumulation value of your annuity Contract.

_____ % of the single premium payment you make to purchase the annuity contract.

FOR USE BY PRODUCER WITH IRA ANNUITY OWNER ONLY
DO NOT RETURN TO ANNUITY OPERATIONS OFFICE

Original to Producer – Copy to IRA Annuity Owner

✓ **Material Conflicts of Interest**

A conflict of interest may exist when a reasonable person might conclude that a financial interest may affect my best judgement in my recommendation of this annuity contract transaction to you. Conflicts of interest that may be applicable include:

- My receipt of a commission as noted in Reasonable Compensation
- The insurer may offer reimbursement for training, educational efforts, or travel expenses to Company –sponsored events
- Recommending that you roll-over IRA assets; the insurer will only pay my commission if you purchase the recommended annuity contract

This Disclosure and Acknowledgment form is not a contract, nor does it create any enforceable obligations between the undersigned parties, the insurer listed, or any other party.

DISCLOSURE CERTIFICATION BY INSURANCE PRODUCER

By signing below, I hereby certify that to the best of my knowledge and belief, I have acted in your best interest in making this recommendation. I have not made any misleading statements and have disclosed full and accurate information as required by the U.S. Department of Labor Prohibited Transaction Exemption (PTE) 84-24 in effect from June 9, 2017.

Producer Printed Name(s)



Producer Signature(s)

Date

ACKNOWLEDGEMENT AND TRANSACTION ACCEPTANCE BY IRA OWNER

By signing below, I hereby acknowledge that I am an IRA owner and that I have received and understand this document prior to purchasing the recommended annuity contract. I approve the purchase of this annuity contract transaction involving my IRA assets, including everything that has been disclosed herein.

Owner Printed Name(s)



Owner Signature(s)

Date

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