



INDEXED ANNUITY ACKNOWLEDGMENT FORM

In an effort to be sensitive to regulatory concerns and express support, we have included this acknowledgment with the forms to purchase or transfer your annuity.

An annuity does not guarantee investment performance or guarantee against loss of principal due to withdrawals or surrenders.

Persuant to the following information, I/we certify that this transaction is consistent with my/our investment objectives.

Title of Account: _____

Type of Account: Qualified (IRA) Non-Qualified

Liquid Net Worth: \$ _____

Amount of check or approximate transfer/exchange amount: \$ _____

Will there be any change in title, ownership or beneficiary? yes no

If yes, please explain. _____

New Product		Old Product/Source of Funds	
Name of Product	_____	Name of Product	_____
Surrender Period	_____	Surrender Period Remaining	_____
Bonus % (if applicable)	_____	Surrender Charge	\$ _____
Approx. amount of bonus	\$ _____	Loss in Death Benefit	\$ _____
		Loss in Income Benefit	\$ _____

All values listed above are approximate and subject to change.

I/We acknowledge the following by initialing in the space provided:

The primary reason(s) for purchase of this annuity contract is (are): (Please indicate by initialing each appropriate line)

- | | | |
|---|-----------------------------------|--|
| <u> </u> / Tax-Deferred Growth | <u> </u> / Guaranteed Income | <u> </u> / Other (please explain) |
| <u> </u> / Stepped-up Death Benefit | <u> </u> / Estate Planning | |
| <u> </u> / Death Benefit Guarantee | | |
| <u> </u> / Preservation of Principal | | |

 / I/We certify that this type of product is consistent with my/our insurance, tax, and investment objectives.
I/We believe we will benefit from the product enhancements and improvements.

 / It is unlikely that I/we will need a withdrawal in excess of the free withdrawal amount specified in the contract during the surrender charge period.

 / I/We understand that the contract value may increase or have no change in value during the contract term and that income or death benefits could differ from my account value.

 / I/We understand that there is a no stepped-up cost basis to the heirs.

 / I/We understand that taxable distributions will be taxed as ordinary income as opposed to capital gains.

