

PTE 84-24 DISCLOSURE AND ACKNOWLEDGEMENT FORM

This PTE 84-24 Disclosure and Acknowledgement Form (“Disclosure”) is being provided to you as required by law under what is known as the ERISA Prohibited Transaction Exemption 84-24 (“PTE 84-24”). The Disclosure contains information that you should read and understand prior to using funds from an individual retirement or qualified plan retirement account to purchase an annuity (“Annuity”).

AGENT RELATIONSHIP

The Agent who has presented you with this Disclosure and from whom you will be purchasing an Annuity may be an employee of the insurance company or may be an independent agent of the insurance company. In either case, the Agent may be authorized to sell with one or many insurance companies. The agent can only recommend and sell Annuities which their insurance license allows and which are issued by an insurance company with whom they are authorized to sell.

COMPENSATION (Commission)

The compensation an insurance company pays an insurance agent (“Agent”) when you buy an Annuity is called a “commission”. The amount of commission paid to an Agent does not impact the money (“Premium”) you paid to purchase an Annuity. 100% of Premium is applied to your Annuity. The insurance company pays the agent commission for the Premium payment you make to the Annuity. The amount of commission may vary based on the type of annuity. The insurance company may also pay commission to other agents and third-parties who assist in supporting and managing the relationship between the Agent and the insurance company. These third-parties may pay the Agent a part of their payment. An insurance company may offer additional incentives (in addition to commissions) to an Agent not based on the sale of an individual Annuity, but rather based on overall Annuity sales.

For this transaction, your Agent will be paid _____% commission by the insurance company.

ANNUITY COSTS (Charges)

There may be charges associated with owning an Annuity. These charges may differ depending on the type of Annuity you purchase. These charges could include surrender charges that typically last for a specific number of years, and other adjustments and charges. Different Annuities have different and similar charges, features, benefits, and limitations. Prior to purchase, you should discuss these similarities and differences with your Agent. If there are any charges associated with the Annuity for which you are applying, they will be explained in a disclosure form which you reviewed and signed with the application.

CONFLICTS OF INTEREST

It is possible that an Agent could have a conflict of interest associated with an Annuity transaction. This could occur when an ordinary, reasonable person would conclude that the personal financial interest of

an Agent impacted the best judgment of the Agent during the recommendation and sale of an Annuity. The Agent has a duty to put your interests above their own. Your Agent must disclose any conflicts of interest, their relationship to the issuing insurance company, their sales commission, any other compensation or incentives they receive as part of the Annuity sale, and the fees, charges, and limitations of any recommended Annuity to you. This is required by the Impartial Conduct Standards under PTE 84-24 and it is the law. Be sure to ask your Agent for this information prior to purchasing an Annuity.

For the sale of this annuity, the Agent will receive the following additional compensation or incentives, if any: _____

CERTIFICATION/ACKNOWLEDGEMENT

I certify and acknowledge that I have and read and understand this Disclosure. Further, I acknowledge and agree that I have been provided with all relevant required information prior to making the Annuity purchase, including the Agent’s relationship with the issuing insurance company, the amount of compensation the Agent is receiving for this transaction including commissions and any other incentives, all fees and charges associated with this Annuity, and all Agent conflicts of interest and potential conflicts of interest have been disclosed. I understand that the Disclosure is not a contract and creates no contractual obligation between you and any party.

Annuity Applicant Signature

Co-Applicant Signature (if applicable)

AGENT CERTIFICATION/ACKNOWLEDGEMENT

I certify and acknowledge that I have provided the Disclosure to the Annuity Owner and that I have complied with the Impartial Conduct Standards under PTE 84-24, including the disclosure of my relationship with the issuing insurance company, my compensation, all fees and charges associated with this Annuity, and existing and potential conflicts of interest, if any.

Agent Signature

Date