

## Immediate Fixed Annuity Good Order Checklist

PLEASE READ THE FOLLOWING INSTRUCTIONS TO ENSURE YOUR BUSINESS PROCESSES WITHOUT DELAYS.

**RECEIPT OF AN INCORRECT OR INCOMPLETE APPLICATION OR OTHER REQUIRED FORMS WILL LEAD TO PROCESSING DELAYS OR CANCELLATION OF A PENDING CONTRACT.**

### REMINDERS FOR ALL TYPES OF NEW CONTRACTS

- Before you present the product material, please ensure that you are licensed, appointed, product trained and suitability CE compliant in the state in which you are making the sale.
- For contracts issued in New York, complete the Regulation 60 packet.
- SPIA Rate Lock
  - Illustration:** Expires **7** calendar days from date generated. To receive quoted income, app must be signed on or after the illustration date.
  - Cash with Application:** Contribution, illustration and application must be received in good order within **10** calendar days of the application signed date.
  - 1035 Exchanges/Qualified Transfers:** Illustration and all paperwork (application, transfer forms, replacement, etc.) must be received in good order within **10** calendar days of the application signed date and the premium must be received within **60** calendar days of the application (or NY Phase 1 Reg 60 paperwork) signed date.
- Please check WSFinancialPartners.com for the most current version of the forms. Outdated forms will not be accepted.
- Complete and submit all sections on all of the forms; especially answer all of the questions asked on the application. Sections that are left blank may create delays. Any corrections will require written authorization from the owner.
- If a life contingent Income Option was selected, provide a copy of the annuitant's driver's license, passport or birth certificate.**
- Complete the Payment Information section. Note the following **must** be submitted with the application: a voided check and the proper ABA and Account numbers in the space provided. All payouts must be distributed by Electronic Funds Transfer (EFT). For non-checking accounts, include a verification of the account information from the bank on bank letterhead.
- Complete the Entity Ownership Certificate if a non-natural person will own the contract instead of an individual.
- Complete the Spousal Consent Form, if this is a qualified contract where the owner resides in (AZ, CA, ID, LA, NM, NV, TX, WA or WI) and the owner's spouse is not named as the sole primary beneficiary.

### REPLACEMENT BUSINESS REMINDERS

- Complete the Notice Regarding Replacement (state variations may apply). Replacement notices are required in states if the client has an existing life insurance policy or annuity contract. The form may be required even when no replacement is occurring based on individual state regulations.
  - The answers to the replacement questions are in agreement with the answers in both sections of the application.
- Complete the IRC Section 1035 Exchange/Assignment or Nonqualified Transfer (used for nonqualified contracts) or Authorization for Rollover or Transfer of Tax-Qualified Funds (used for qualified plans).
  - Provide the complete street address (not a P.O. Box) for the transferring company.
  - Indicate the estimated amount of the transaction.
  - Form is signed by the owner(s) and the sales representative.
- Provide all required surrendering company forms (contact the surrendering company for requirements).



IncomeSource Individual Single Premium Immediate Annuity Application

MAILING INSTRUCTIONS

National Integrity Life Insurance Company will not accept this application without a National Integrity Quote. The Information on the quote and on this application should be consistent. Send the completed application and quote to:

REGULAR MAIL: National Integrity Life Insurance Company, P.O. Box 5720, Cincinnati, OH 45201-5720
EXPRESS MAIL: National Integrity Life Insurance Company, 400 Broadway, Cincinnati, OH 45202-3341
FAX NUMBER: 888.220.2677

OWNER INFORMATION (Required)

Owner - Exercises all rights under the contract and is responsible for all taxes. The Owner is also the Annuitant unless indicated otherwise.

OWNER TYPE (check one) [ ] Individual(s) [ ] Entity

If the Owner is a non-natural person, such as a trust or corporation, complete the Entity Ownership Certificate and designate the Owner as the sole beneficiary.

NAME (First, Middle, Last)

[Empty text box for Name]

SOCIAL SECURITY NUMBER / TIN [ ] Check if TIN [ ] DATE OF BIRTH (MM/DD/YYYY) [ ] GENDER [ ] Male [ ] Female

TELEPHONE NUMBER (include area code) [ ] E-MAIL ADDRESS [ ]

PHYSICAL ADDRESS Line 1 (No P.O. Boxes) [ ] Line 2 [ ]

CITY [ ] STATE [ ] ZIP [ ]

MAILING ADDRESS Line 1 (if different from physical address) [ ] Line 2 [ ]

CITY [ ] STATE [ ] ZIP [ ]

COUNTRY OF CITIZENSHIP [ ] RELATIONSHIP TO ANNUITANT [ ]

If you are not a United States citizen, are you a permanent resident of the US? [ ] Yes [ ] No If yes, for how long? [ ]



**OWNER INFORMATION - Continued**

**Joint Owner (if applicable)** – Shares control of the contract. When one Owner dies, ownership passes to the surviving Joint Owner. Complete this section when exchanging jointly owned contracts.

**NAME (First, Middle, Last)**

**SOCIAL SECURITY NUMBER / TIN**  Check if TIN    **DATE OF BIRTH (MM/DD/YYYY)**    **GENDER**  
             Male     Female

**TELEPHONE NUMBER (include area code)**    **E-MAIL ADDRESS**  
   

**ADDRESS Line 1**    **Line 2**  
   

**CITY**    **STATE**    **ZIP**  
       

**COUNTRY OF CITIZENSHIP**    **RELATIONSHIP TO OWNER**  
   

If you are not a United States citizen, are you a permanent resident of the US?     Yes     No    If yes, for how long?

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**Successor Owner** – Becomes contract Owner after the death of the Owner and any Joint Owner. Will become Owner rather than any Joint Annuitant named. **REQUIRED: If the Owner and Annuitant are different (unless the Owner is an Entity).**

**NAME (First, Middle, Last)**

**SOCIAL SECURITY NUMBER / TIN**  Check if TIN    **DATE OF BIRTH (MM/DD/YYYY)**    **GENDER**  
             Male     Female

**TELEPHONE NUMBER (include area code)**    **E-MAIL ADDRESS**  
   

**ADDRESS**    **CITY**    **STATE**    **ZIP**  
           

**COUNTRY OF CITIZENSHIP**    **RELATIONSHIP TO OWNER**  
   

If you are not a United States citizen, are you a permanent resident of the US?     Yes     No    If yes, for how long?



**ANNUITANT INFORMATION (Do not complete if the Owner and Annuitant are the same person)**

**Annuitant** – The person on whose life income payments are based.

**NAME (First, Middle, Last)**

**SOCIAL SECURITY NUMBER**

**DATE OF BIRTH (MM/DD/YYYY)**

**GENDER**

Male

Female

**TELEPHONE NUMBER (include area code)**

**E-MAIL ADDRESS**

**ADDRESS Line 1**

**Line 2**

**CITY**

**STATE**

**ZIP**

**COUNTRY OF CITIZENSHIP**

If you are not a United States citizen, are you a permanent resident of the US?

Yes

No

If yes, for how long?

**Joint Annuitant** – Please complete when selecting joint life payouts. **A Joint Annuitant is NOT a Joint Owner.** However, a Joint Annuitant becomes the Owner if there is no Joint Owner or Successor Owner named.

**NAME (First, Middle, Last)**

**SOCIAL SECURITY NUMBER**

**DATE OF BIRTH (MM/DD/YYYY)**

**GENDER**

Male

Female

**TELEPHONE NUMBER (include area code)**

**E-MAIL ADDRESS**

**ADDRESS Line 1**

**Line 2**

**CITY**

**STATE**

**ZIP**

**COUNTRY OF CITIZENSHIP**

**RELATIONSHIP TO ANNUITANT**

If you are not a United States citizen, are you a permanent resident of the US?

Yes

No

If yes, for how long?



**BENEFICIARY INFORMATION (Required)**

**Beneficiary** – Becomes the Owner at the death of the last Owner. The Owner’s estate will become the Owner if no surviving Beneficiary is named here. Beneficiaries who survive the Owner will share ownership or the death benefit equally among all persons named, unless otherwise specified. Beneficiaries without specified percentages will share equally. Percentages must be whole numbers, and must total 100%. If you do not elect a Beneficiary Type, the Beneficiary Type will be considered Primary.

**NAME (First, Middle, Last)**

**SOCIAL SECURITY NUMBER / TIN**  Check if TIN  **DATE OF BIRTH (MM/DD/YYYY)**  **GENDER**  Male  Female

**TELEPHONE NUMBER (include area code)**  **E-MAIL ADDRESS**

**ADDRESS**  **CITY**  **STATE**  **ZIP**

**RELATIONSHIP TO ANNUITANT**  **BENEFICIARY TYPE**  Primary  Contingent **PERCENTAGE**  %

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**NAME (First, Middle, Last)**

**SOCIAL SECURITY NUMBER / TIN**  Check if TIN  **DATE OF BIRTH (MM/DD/YYYY)**  **GENDER**  Male  Female

**TELEPHONE NUMBER (include area code)**  **E-MAIL ADDRESS**

**ADDRESS**  **CITY**  **STATE**  **ZIP**

**RELATIONSHIP TO ANNUITANT**  **BENEFICIARY TYPE**  Primary  Contingent **PERCENTAGE**  %



**BENEFICIARY INFORMATION (Required) - Continued**

**NAME (First, Middle, Last)**

**SOCIAL SECURITY NUMBER / TIN**

Check if TIN

**DATE OF BIRTH (MM/DD/YYYY)**

**GENDER**

 Male Female

**TELEPHONE NUMBER (include area code)**

**E-MAIL ADDRESS**

**ADDRESS**

**CITY**

**STATE**

**ZIP**

**RELATIONSHIP TO ANNUITANT**

**BENEFICIARY TYPE**

**PERCENTAGE**

 Primary Contingent %

**NAME (First, Middle, Last)**

**SOCIAL SECURITY NUMBER / TIN**

Check if TIN

**DATE OF BIRTH (MM/DD/YYYY)**

**GENDER**

 Male Female

**TELEPHONE NUMBER (include area code)**

**E-MAIL ADDRESS**

**ADDRESS**

**CITY**

**STATE**

**ZIP**

**RELATIONSHIP TO ANNUITANT**

**BENEFICIARY TYPE**

**PERCENTAGE**

 Primary Contingent %

**PAYEE INFORMATION (Required - if different from the Owner)**

**Payee** – The Payee is the Owner unless someone different is named below. Payments will be deposited directly to the payee’s checking, savings or brokerage account.

**NAME (First, Middle, Last)**

**SOCIAL SECURITY NUMBER / TIN**

Check if TIN

**DATE OF BIRTH (MM/DD/YYYY)**

**GENDER**

 Male Female

**TELEPHONE NUMBER (include area code)**

**E-MAIL ADDRESS**

**ADDRESS Line 1**

**Line 2**

**CITY**

**STATE**

**ZIP**

**PAYMENT INFORMATION (Required)**

Please check one option, and complete the information below:

- Checking Account (**MUST** attach a voided check or a copy of a voided check from the account owner listed below.)
- Savings Account (Complete the information below **AND** have a Bank Representative verify, **OR** attach a signed letter of Instruction on the Bank’s letterhead including the information requested below.)
- Brokerage Account (Account **MUST** be verified by institution.)

**FINANCIAL INSTITUTION NAME**

**ABA ROUTING NUMBER**

**ACCOUNT NUMBER**

**NAME OF ACCOUNT OWNER (must match PAYEE)**

**FINANCIAL INSTITUTION PHONE NUMBER**

**FINANCIAL INSTITUTION ADDRESS**

**OTHER ACCOUNT NUMBER (if applicable)**

**FINANCIAL INSTITUTION REPRESENTATIVE NAME (printed)**

**FINANCIAL INSTITUTION REPRESENTATIVE SIGNATURE**

Due to payment processing requirements with Electronic Funds Transfers (EFT) transactions, actual receipt of payment may be later than the Initial Payment Date you elect, and on each subsequent Payment Date. Please allow 3-5 business days after the Payment Date for the payment to be deposited into the account.



**TRANSFER OR REPLACEMENT INFORMATION (Required)**

Do you currently have existing life insurance or annuity contracts with National Integrity Life or any other company?  Yes  No

Is the purchase of this annuity intended to change or replace any existing annuity contract or life insurance policy?  Yes  No

**CONTRACT TAX QUALIFICATION AND PREMIUM INFORMATION (Required)**

How do you want us to issue this contract?

- Non-Qualified
- Traditional IRA
- Roth IRA
- Funding from a Qualified Plan (IRC Section 401)\*
- Inherited IRA

\*Funds are from a retirement plan such as 401(k), Pension or Profit Sharing Plan.

Amount of Single Premium \$

Amount of Each Annuity Payment \$  (initial payment, if increasing payout option is selected)

**Payment Type (Check all that apply)**

- Qualified Transfer  
*(A Transfer is a direct transfer from a qualified plan to another qualified plan or an IRA to another IRA.)*
- Full 1035 Exchange  
*(Non-Qualified Annuity to Annuity Exchange)*
- Non-Qualified Premium/Transfer  
*(Non-1035 Exchanges)*
- Rollover  
*(A Rollover is a withdrawal of funds from a qualified plan or IRA by the participant/owner and the reinvestment of those funds within 60 days into another qualified plan or IRA.)*
- Partial 1035 Exchange  
*(Non-Qualified Partial Annuity to Annuity Exchange)*
- Contribution - *If not indicated, defaults to current tax year.*  
\$ \_\_\_\_\_ for Current Tax Year  
*Qualified funds only*  
\$ \_\_\_\_\_ for Previous Tax Year  
*Qualified funds only, except SEP IRAs.*

**Payment Source - Make checks payable to National Integrity Life Insurance Company.**

- Check
- Wire/Clearinghouse
- 1035 Exchange/Non-Qualified Transfer<sup>1</sup>
- Qualified Transfer/Rollover<sup>2</sup>

<sup>1</sup> Complete the IRC Section 1035 Exchange/Assignment or Nonqualified Transfer form.

<sup>2</sup> Complete the Authorization for Rollover or Transfer of Tax Qualified Funds form.

If a Wire Transfer is used to fund this contract, the following information is required: The account belongs to the owner/ applicant and the money is being transferred from \_\_\_\_\_ (name of Financial Institution) and originates from \_\_\_\_\_ (state/country).





**INCOME OPTIONS (Required)**

For life contingent options, Annuitant's age verification is required. Acceptable verification documents include a copy of driver's license or birth certificate.

INCOME OPTIONS - Choose one of the Options listed

**Single Annuitant Options**

- Period Certain Only** (5-30 years\*) \_\_\_\_\_ Years \_\_\_\_\_ Months
- Temporary Life<sup>1</sup>** for a maximum of \_\_\_\_\_ years (5-30) \_\_\_\_\_ months even if the Annuitant is still alive.

**Single and Joint Annuitant Options**

If a Joint Annuitant is named on the application, then the Income Option chosen below will be a Joint Life Option.

- Life Only<sup>2</sup>**
- Life with Period Certain** (5-30 years\*) \_\_\_\_\_ Years \_\_\_\_\_ Months
- Life with Cash Refund**
- Life with Installment Refund**

If a Joint Life Option is elected the Payment **will not reduce at death** unless indicated otherwise below. (Note: Payment reduction is not available for Life with Cash Refund.)

Payment will reduce<sup>3</sup> to \_\_\_\_\_% (25-95%) of the current amount at the death of (select one):

- the Annuitant     the Joint Annuitant     either the Annuitant or Joint Annuitant

<sup>1</sup> Pays an income for the shorter of a specified period or the life of the Annuitant.

<sup>2</sup> Pays an income until the death of the (last) Annuitant when the contract terminates and no further payments will be made regardless of the amount received.

<sup>3</sup> The reduction will not occur until the end of the period certain (if one is selected), or the balance of the original premium is refunded (if an installment refund option is selected).

\* All years may not be available.

**INCREASING PAYOUT OPTION (Optional)**

This option allows for automatic, annually compounding increases in the payout amount. This must be selected at issue and cannot be changed. This feature is not tied to any index or inflation rate. **Selecting an Increasing Payout Option will reduce your initial payout amount unless you pay a higher premium.**

- 1%     2%     3%     4%     5%



**PAYMENT FREQUENCY AND PAYMENT START DATE (Required)**

Make sure the quote that accompanies the application matches the selections below.

**Payment Frequency - Select one**

Monthly  Quarterly  Semi-annually  Annually

**Initial Payment Timing - Select one option. Payment must occur within 1 year from issue.**

Immediately (0 Month Deferral)  1 Month  3 Months  12 Months  Other \_\_\_\_\_  
 Specific Day of the Month\* \_\_\_\_\_ Must be between the 1st and 28th of the month.

**The initial payment timing defaults to one payment frequency from the receipt of funds.**

The deferral period defaults to one month for monthly, three months for quarterly, six months for semi-annually, and twelve months for annually from the effective date. The effective date of the annuity is the date the application and premium are received, in good order, by National Integrity's processing office unless a later date is requested.

\* The payment amount may differ if the time frame between the actual premium receipt date and the income start date are different than the quote. If you select a specific date that is less than one month from the effective date, the deferral period should be zero on the quote. The deferral period between months will always be rounded to the previous deferral period (e.g. two months and three weeks equals two months deferral).

Please allow 3-5 business day after the payment date for funds to be deposited into the designated account.

**NOTICE OF WITHHOLDING OF INCOME TAX (Required)**

Federal tax law, Internal Revenue Code Section 3405, requires National Integrity to withhold federal income tax from the taxable portion of your annuity unless you elect not to have withholding apply. Withholding will be done on the same basis as wage withholding. Unless you request otherwise, National Integrity will be required to withhold taxes on the basis that you are married claiming three allowances. If you are a resident of CA, DC, IA, KS, MA, ME, NE, NC, OK, OR, VA, VT or Puerto Rico and withhold federal tax, National Integrity must also withhold state tax at the state's standard rate unless you indicate otherwise. State withholding does not apply in AK, FL, ND, NH, NV, SD, TN, TX, WA and WY. If you choose not to withhold federal tax, National Integrity will also not withhold any state income tax unless you indicate otherwise. If you are a resident of DC or MI and your contract is qualified, state withholding is mandatory.

Even if you elect not to have income tax withheld, you are still liable for the payment of income taxes on your taxable distributions. You may also be subject to tax penalties if your payments of estimated tax and withholding, if any, are inadequate. I direct National Integrity:

NOT to withhold federal income taxes (or state income tax, if applicable)  
 Withhold federal income tax (and any applicable state income tax) on the following basis:  
Marital Status:  Married  Single Number of withholding allowances: \_\_\_\_\_\*\*  
 Withhold taxes as follows: Federal \_\_\_\_\_% rate or \$ \_\_\_\_\_ amount **AND**  
State \_\_\_\_\_% rate or \$ \_\_\_\_\_ amount

\*\*If you choose to withhold taxes based on your marital status and allowances, the amount withheld from your payment may be \$0.00.



**SPOUSAL CONSENT, DISCLOSURE, CERTIFICATION AND OWNER'S SIGNATURE (Required)**

**SPOUSAL CONSENT – Required for residents of AZ, CA, ID, LA, NM, NV, TX, WA and WI, if the spouse is not named as the sole primary beneficiary on the contract.**

If you are married and have designated any primary beneficiary (ies) other than your spouse, your spouse must consent by signing below. Please consult your tax advisor about the implications of this beneficiary designation.

I certify that I am the spouse of the named contract owner, and consent to my spouse designating the person(s) listed on previous pages as beneficiaries. I understand and acknowledge that as a result of this consent, I will not receive any benefits payable under this contract.

Print Name \_\_\_\_\_  
SPOUSE

Sign Here \_\_\_\_\_ Date \_\_\_\_\_  
SIGNATURE OF SPOUSE

***Under penalties of perjury***, I certify that: (1) the number shown on this form is my correct taxpayer identification number, **and** (2) that I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, **and** (3) I am a US citizen or other US person.

**Note: You must cross out Item #2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax returns.**

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

**This annuity provides income payments in exchange for a premium. This annuity has NO CASH VALUE. You cannot make withdrawals from this annuity. The purchase of this annuity is permanent after the free look period.**

I have read the statements and answers in all parts of this application and state they are true and complete to the best of my knowledge and belief. I also understand that the Insurance Company has no liability under the contract applied for until it is issued and does not offer tax or legal advice. No sales representative has the authority to make, or waive, any conditions or provisions of the contract. To the best of my knowledge and belief, the annuity and any additional benefits applied for are suitable for my investment time horizon, goals, objectives, financial situation and needs. **I have reviewed the quote that is being provided with this application.**



**SPOUSAL CONSENT, DISCLOSURE, CERTIFICATION AND OWNER'S SIGNATURE (Required) - Continued**

Signed in the State of: \_\_\_\_\_

**NOTE:** The **Joint Annuitant** should not sign this application unless they are the **Owner** or **Joint Owner**.

Print Name \_\_\_\_\_  
OWNER

Sign Here \_\_\_\_\_  
SIGNATURE OF OWNER

Date \_\_\_\_\_

Print Name \_\_\_\_\_  
JOINT OWNER (if applicable)

Sign Here \_\_\_\_\_  
SIGNATURE OF JOINT OWNER (if applicable)

Date \_\_\_\_\_

Print Name \_\_\_\_\_  
ANNUITANT (if different from Owner)

Sign Here \_\_\_\_\_  
SIGNATURE OF ANNUITANT (if different from Owner)

Date \_\_\_\_\_



**SALES REPRESENTATIVE/LICENSED AGENT INFORMATION (Required)**

Does the applicant now have life insurance policies or annuity contracts with any company?  Yes  No

Is this contract intended to replace or change any existing insurance or annuity (or has it been), assuming the contract applied for will be issued?  Yes  No

Has this application been reviewed for suitability by a financial institution or broker-dealer?  Yes  No

If **NO**, complete a the Questionnaire for Suitability, and submit with this application. National Integrity Life Insurance Company cannot issue the contract without the required suitability information.

By the signature below, I certify that I have asked and recorded completely and accurately the answers to all questions on this application. I know of nothing affecting the risk that has not been recorded herein. I also certify that prior to signing this application; I delivered to the applicant any proposal, outline of coverage, buyer's guide, comparison, and/or disclosure statement required by federal or state law to be delivered at the time of application.

**Primary Representative**

NAME (First, Middle, Last)

AGENT ID NUMBER (6 Digits)

TELEPHONE NUMBER (include area code)

FAX NUMBER (include area code)

FIRM NAME

E-MAIL ADDRESS

BRANCH ADDRESS

CITY

STATE

ZIP

AGENT STATE LICENSE NUMBER

PERCENTAGE

Sign Here \_\_\_\_\_ Date \_\_\_\_\_

SIGNATURE OF SALES REPRESENTATIVE / LICENSED AGENT

**Secondary Representative - if applicable**

NAME (First, Middle, Last)

AGENT ID NUMBER (6 Digits)

TELEPHONE NUMBER (include area code)

FAX NUMBER (include area code)

FIRM NAME

E-MAIL ADDRESS

BRANCH ADDRESS

CITY

STATE

ZIP

AGENT STATE LICENSE NUMBER

PERCENTAGE

Sign Here \_\_\_\_\_ Date \_\_\_\_\_

SIGNATURE OF SALES REPRESENTATIVE / LICENSED AGENT

**Mail Contracts to:**  Sales Representative/Licensed Agent  Owner

(Contracts mailed to sales representative/licensed agent must be delivered within five days of receipt.)





Please read the important information below before you buy this annuity.

This annuity is a single premium annuity which means you buy it with one premium (payment). It is an immediate annuity which means income payments begin immediately or within 12 months after the contract is issued.

You as the **owner** (purchaser of the annuity) can choose whether income payments will last for a period of years or as long as the **annuitant** (the person on whose life the amount and duration of life-contingent payments are based) is alive. **The option you choose on the application determines how much you will receive, how long you will receive payments, and whether beneficiaries will receive anything after the death of the annuitant. After the contract is issued, the terms of your annuity, such as the Income Payment Option, payment amount, or payment frequency, cannot be changed and you cannot withdraw any part of your annuity.**

**INCOME PAYMENT OPTIONS**

Please review the available payment options below, and initial the Income Payment Option you selected on the application.

**Owner, and Joint Owner if applicable, must initial the one selected option.**

**Income Payment Options for a Single Annuitant:**

\_\_\_\_\_ **Lifetime Only Income:** Pays an income for as long as the annuitant is alive. When the annuitant dies, the contract terminates and no further payments will be made regardless of the amount received.  
Owner(s) Initials

\_\_\_\_\_ **Lifetime Income with Period Certain for \_\_\_\_\_ Years (\*5-30) \_\_\_\_\_ Months (0-11):** Pays an income for as long as the annuitant is alive with a guarantee that payments will continue for at least the specified period certain. If the annuitant dies before the end of the period certain, the payments will continue to the beneficiary for the remainder of the period. \*All years may not be available.  
Owner(s) Initials

\_\_\_\_\_ **Lifetime Income with Installment Refund:** Pays an income for as long as the annuitant is alive with a guarantee that at least the premium will be returned. If the annuitant dies before the total payments made equal the premium paid, the beneficiary will receive the payments on the same installment schedule until the premium is refunded.  
Owner(s) Initials

\_\_\_\_\_ **Lifetime Income with Cash Refund:** Pays an income for as long as the annuitant is alive with a guarantee that at least the premium will be returned. If the annuitant dies before the total payments made equal the premium paid, the beneficiary will receive the difference in a lump-sum refund.  
Owner(s) Initials

\_\_\_\_\_ **Period Certain Income for \_\_\_\_\_ Years (\*5-30) \_\_\_\_\_ Months (0-11):** Pays an income for the specified period certain. If the owner or annuitant dies before the end of the period certain, the payments will continue to the beneficiary for the remainder of the period. \*All years may not be available.  
Owner(s) Initials

\_\_\_\_\_ **Temporary Life Income for a maximum of \_\_\_\_\_ years (\*5-30) \_\_\_\_\_ months (0-11):** Pays an income for the period of time (from 5 to 30 years) specified by the owner, but **only** as long as the annuitant is alive. If the annuitant dies before the end of the period of time specified, the contract terminates with no further payments regardless of the amount received. \*All years may not be available.  
Owner(s) Initials

**Income Payment Options for Joint Annuitants (Note: Joint Annuitants need not initial unless they are also a Joint Owner):**

\_\_\_\_\_ **Joint and Survivor Lifetime Income with Cash Refund:** Pays an income for as long as either annuitant is alive with a guarantee that at least the premium will be returned. When one annuitant dies, we will continue paying the income for as long as the surviving annuitant is alive. If both annuitants die before the total payments made equal the premium paid, the beneficiary will receive the difference in a lump-sum refund.  
Owner(s) Initials

\_\_\_\_\_ **Joint and Survivor Lifetime Only Income:** Pays an income for as long as either annuitant is alive. When one annuitant dies, we will continue paying the income for as long as the surviving annuitant is alive. When both annuitants die, the contract terminates and no further payments will be made regardless of the amount received.  
Owner(s) Initials

Income Payment Options available for joint annuitants, continue on page 2.



## INCOME PAYMENT OPTIONS (continued)

                     **Joint and Survivor Lifetime Income with Period Certain for \_\_\_\_\_ Years (\*5-30) \_\_\_\_\_ Months (0-11):**  
Owner(s) Initials Pays an income for as long as either annuitant is alive with a guarantee that payments will continue for at least the specified period certain. When one annuitant dies, we will continue paying the income for as long as the surviving annuitant is alive. If both annuitants die before the end of the period certain, the payments will continue to the beneficiary for the remainder of the period. \*All years may not be available.

                     **Joint and Survivor Lifetime Income with Installment Refund:** Pays an income for as long as either annuitant  
Owner(s) Initials is alive with a guarantee that at least the premium will be returned. When one annuitant dies, we will continue paying the income for as long as the surviving annuitant is alive. If both annuitants die before the total payments made equal the premium paid, the beneficiary will receive the payments on the same installment schedule until the premium is refunded.

## INCOME REDUCTION OPTION FOR JOINT ANNUITANTS

*The Joint and Survivor Lifetime Only, Joint and Survivor Lifetime with Period Certain, and Joint and Survivor Lifetime with Installment Refund options offer an **Income Reduction Option** that allows the owner to choose whether income to the surviving annuitant will remain the same or be reduced on either the annuitant or joint annuitant's death.*

Please initial the Income Reduction Option you selected on the application. The Income Reduction Option is not available with the Joint and Survivor Lifetime Income with Cash Refund. The payment will not be reduced until the end of the specified period certain (if selected) or the original premium has been paid out (if an installment refund was selected).

### Income Reduction Option:

                     Payments will not reduce  
Owner(s) Initials

                     Payments to the surviving annuitant will be reduced to: \_\_\_\_\_ % (25% to 95%) of the current amount  
Owner(s) Initials

The reduction will occur: (Check one)

- at the death of the annuitant only
- at the death of the joint annuitant only
- at the first death of either the annuitant or joint annuitant

## DEATH BENEFITS

If your Income Payment Option has a period certain feature and you die (and the joint annuitant also dies for joint life payment options), your named beneficiary will receive the remaining proceeds.

## MEDICAID ELIGIBILITY

Your annuity will affect Medicaid eligibility calculations for you and your spouse. An annuity must be set up to meet state Medicaid requirements when it is purchased. It cannot be changed later. If you are concerned about Medicaid eligibility you should consult a qualified Medicaid planner or attorney before you purchase this annuity.

## FEES, EXPENSES, & OTHER CHARGES

A state premium tax will be factored into the income payouts if your state taxes single premium immediate annuities. No other fees or charges will be assessed to this annuity.

## TAXES

Neither the Company nor its agents give tax advice. Therefore, it is recommended that you seek advice from your attorney, accountant or other qualified financial representative regarding annuity taxation as it applies to you. Taxes must be paid on earnings when they are received. You may be responsible for income taxes on amounts distributed under the Contract, including a possible 10% penalty for distributions prior to age 59½.



## OTHER INFORMATION

We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we will inform you of the change in writing.

Many states have laws that give you a set number of days to look at an annuity after you buy it. If you decide during that time that you don't want it, you can return the annuity contract and get all your money back. Read your contract (page 1) to learn about your **Right to Cancel**.

National Integrity Life Insurance Company is a member of Western & Southern Financial Group. For more information about National Integrity Life Insurance Company visit our website.

**National Integrity Life Insurance Company**  
400 Broadway  
Cincinnati, OH 45202  
**800.433.1778**  
**WSFinancialPartners.com**

## ACKNOWLEDGEMENT

I acknowledge that I received a copy of this Disclosure and understand the Income Payment Option I selected.

\_\_\_\_\_  
Owner / Applicant's Name (Printed)

\_\_\_\_\_  
Owner / Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Owner's Name if applicable (Printed)

\_\_\_\_\_  
Joint Owner's Signature

\_\_\_\_\_  
Date

I certify that a copy of this Disclosure has been provided to the applicant. This completed document must accompany the application.

\_\_\_\_\_  
Agent's Name (Printed)

\_\_\_\_\_  
Agent's Signature

\_\_\_\_\_  
Date







# 1035 EXCHANGE / ROLLOVER / TRANSFER eFORM

Name of Receiving Company \_\_\_\_\_

Business Address	Mailing Address	Overnight Address

This form can be used to accomplish a **FULL** or a **PARTIAL Exchange** of policies pursuant to Internal Revenue Code (IRC) Section 1035. This form can also be used for **Transfers of Funds and Direct Rollovers**. Complete the requested information concerning the existing policy and contract, check the appropriate boxes, and date and sign this form. Refer to the application, and if applicable, prospectus and any state required forms for additional important disclosures and information. Check with both the receiving and surrendering company for form requirements specific to the transaction that is being initiated.

If you are considering a replacement you have the right to receive information regarding your existing policy or contract values including, if available, an in force illustration, policy summary, premium payment amounts or the product prospectus. If the information is requested your existing company will return the requested information to you within five business days. Contact your existing carrier for additional information.

**Complete one form for each surrendering company and contract. Please apply funds to:**

**New / Existing Contract Number:** \_\_\_\_\_ **Receiving Carrier DTCC #:** \_\_\_\_\_  
(for Money Settlement)

Without this contract number, the funds will be applied to a new contract.

The receiving company may not accept the exchange / rollover / transfer if the funds do not meet its minimum premium requirements.

## 1. SURRENDERING COMPANY POLICY / ACCOUNT / CONTRACT INFORMATION

Surrendering Company Name (Complete one form for each surrendering company)			Surrendering Company Account / Policy / Contract Number		
Street Address Line 1			Address Line 2		
City	State	Zip	Phone Number	Ext	
Surrendering Plan Type (Non-Qualified, IRA, Roth IRA, etc.)		Surrendering Product Type (Life, Annuity, CD, MF, Other, etc.)		Estimated Amount of Transfer	
				\$	
Owner (First, Middle, Last) / Entity Name					Social Security Number / Tax ID #
Joint Owner Name (First, Middle, Last) - Please confirm the availability of these options with the Receiving Company					Social Security Number
Insured / Annuitant Name (First, Middle, Last) - if other than owner (applies to Life & Annuity products only)					Social Security Number
Joint Insured / Annuitant Name (First, Middle, Last) - Please confirm the availability of these options with the Receiving Co.					Social Security Number
Contingent Annuitant Name (First, Middle, Last) - Please confirm the availability of these options with the Receiving Co.					Social Security Number

## 2. TRANSFER / ROLLOVER / 1035 EXCHANGE SURRENDERING INSTRUCTIONS

Full     Partial    \$ \_\_\_\_\_ or \_\_\_\_\_ %

**Penalty Free Amount**

(This amount is subject to change based on the product provisions. Please check with the surrendering company to verify the amount)

By executing this form, I authorize the full or partial liquidation of my existing contract or account in accordance with the sections completed above. I hereby instruct the parties to process that liquidation:

**As soon as possible after receipt of all necessary forms**       **On a specific date:** \_\_\_\_\_

I / We also understand it is my / our responsibility to confirm with the surrendering company their processing guidelines to selecting a specific transfer date.

---

### 3. DISCLOSURES / ACKNOWLEDGMENTS

---

- I. I fully assign and transfer all claims, options, privileges, rights, title and interest to either all of the life insurance policy, all of the annuity contract or part of the annuity contract value identified in the Contract Information section on page 1 to the receiving company. The sole purpose of this assignment is to effect a tax-free exchange under Section 1035(a) of the Internal Revenue Code. All of the powers, elections, appointments, options and rights I have as owner of the contract, including the right to surrender, are now exercisable by the receiving company. Simultaneous with a full assignment, I also revoke all existing beneficiary designations under the Assigned Policy. Other than the above mentioned owner, no person, firm, or corporation other than myself and the insurer that issued the above numbered policy, has an interest in said policy. No proceedings in insolvency or bankruptcy have been instituted by or against me. I understand that the receiving company intends to surrender the contract for the cash value; or if this is a partial exchange, the portion assigned, subject to its terms and conditions, and to use the proceeds as the purchase payment for the new contract to be issued by the receiving company. I authorize the surrendering company to send the proceeds directly to the receiving company and understand that fees and surrender charges may apply. This exchange is subject to acceptance by the receiving company. Neither the receiving company nor the surrendering company is liable or responsible for changes in market value that may occur after the surrendering company has processed the transaction and before the proceeds are received by the receiving company in good order and allocated to the new contract. Prior to the date of receipt of the proceeds by the receiving company, no value will accrue or be earned on the receiving company contract.
- II. If this is a partial exchange, I understand that it is subject to Revenue Ruling 2003-76, which dictates how much of the original contract's cost basis must be allocated to the new contract. The cost basis should be allocated ratably between the two contracts based on the percentage of the value retained in the original contract and the percentage of the value transferred to the new contract. For example, if the contract value is \$100,000 and basis is \$50,000, and I assign 30% for a partial exchange, then \$15,000 (30% of \$50,000) of the basis would be applied to the new contract. I understand that the IRS has raised concerns about annuity contract owners using partial exchanges to avoid income tax, and I certify that I am not entering into this transaction for the purpose of reducing or avoiding income tax or the 10% penalty tax for early withdrawals.

I expressly represent that the sole purpose is to effect a partial 1035 exchange of an annuity contract. However, I acknowledge that Revenue Procedure 2011-38 states that withdrawals from annuitization, taxable owner or annuitant changes, or surrenders, other than an amount received as an annuity for a period of 10 years or more or during one or more lives, of either the original contract or the new contract during the 180 day period following the partial exchange, may affect the tax free status of the partial exchange.

Note: Other exceptions may apply and a subsequent direct transfer of all or a portion of either contract involved in the exchange could have tax and tax reporting consequences. Please consult your tax advisor. Please confirm with the carrier if they will support partial 1035 exchanges.

I acknowledge that the receiving company has made no representations concerning any tax treatment of this transaction. I understand that the receiving company has neither responsibility nor liability for the validity of this transaction or for my treatment under Section 1035(a) of the Internal Revenue Code or otherwise. Therefore, I agree to release and hold harmless the receiving company and its agents from any and all liability arising from, relating to, or in connection with, the taxation of a partial exchange of the above listed contract. I authorize the receiving company and the surrendering institution to share information necessary to maintain accurate records of the annuity cost basis and to ensure proper withholding and tax reporting. I have been directed to consult my tax or legal advisor before proceeding.

- III. I authorize the receiving company to rely upon the cost basis information provided by the surrendering company, but agree that the receiving company will assume no responsibility for determining or verifying cost basis. If cost basis is not provided, I acknowledge that more restrictive or less beneficial tax rules may apply to the amounts transferred. I acknowledge that the receiving company provides this form and participates in this transaction as an accommodation to me. The receiving company does not give tax or legal advice on the tax consequences for replacing one contract for another, and assumes no responsibility or liability for the validity of this assignment or for the tax treatment of this exchange under IRC Section 1035(a) or other laws or regulations.
- IV. I agree that if the receiving company, in its sole discretion, determines that it is unlikely to receive timely payment of the full contract cash surrender values, the receiving company may reassign ownership of the policy/contract back to me.
- V. RETURN OF LIFE INSURANCE POLICY OR ANNUITY CONTRACT - Does not apply to partial 1035 exchanges on annuity contracts. Unless the surrendering company's policy or contract is attached, I affirm that the policy or contract has been destroyed or lost and that reasonable effort has been made to locate it. To the best of my knowledge no one else has any right, title or interest in the contract, nor has it been assigned, pledged or encumbered, unless this is a life insurance policy with a loan to carry forward.
- VI. MAXIMUM ISSUE AGE DISCLOSURE - An annuity contract may not be issued should the funding requirements be received after reaching maximum issue age for the annuity contract applied for. If the funds are received after the maximum issue age, the contract may be rejected and the funds returned to their original source. The surrendering company may or may not take the funds back, which could result in a taxable event.
- VII. NON-QUALIFIED TRANSFER OF FUNDS (NON 1035 EXCHANGE) - The receiving company will apply all such funds received to an annuity contract issued to me. I understand that the receiving company assumes no responsibility for tax treatment of this matter and I shall be responsible for payment of all federal, state and local taxes incurred with respect to the liquidation of such account. I acknowledge that the earnings credited under the annuity contract will begin to accrue when the receiving company receives these proceeds and all other necessary paperwork in good order. For index annuities, fixed account interest under the annuity contract will begin to accrue on the next Issue Day.
- VIII. TRANSFER / EXCHANGE OF FUNDS INTO A TSA/403(B) - The TSA/403(b) owner / participant's employer or employer's third-party administrator must authorize and sign this transfer request in Section 5.

Authorization for a TSA/403(b) transfer / exchange to a TSA/403(b): This request is for the direct transfer / exchange of non-ERISA funds from the TSA/403(b) (annuity contract) or 403(b)(7) (custodial account) identified in Section 1 of this form to a TSA/403(b) (annuity contract) established on my behalf by the receiving company. I hereby agree to surrender my interest as indicated above and authorize the receiving company to take whatever action necessary to effect this transfer / exchange. I acknowledge that the transferred / exchanged funds shall be subject to the more stringent restrictions on distributions found in either the predecessor annuity contract or the receiving annuity contract. I intend this transaction to be a 403(b) transfer / exchange of funds pursuant to IRC section 403(b) and the final regulations. The transfer / exchange is to be executed from financial institution to financial institution in such a manner that it will not place me in actual or constructive receipt of all or any part of the transferred / exchanged funds. Because this transaction constitutes a direct rollover / transfer / exchange of funds and not a distribution, withholding does not apply. (Provide the receiving company with any records or documents they may request with respect to this transfer / exchange.)

- IX. The IRS has provided limited guidance on the tax consequences of transferring a life insurance policy with values less than the investment in the contract to a new or existing annuity contract. If the owner surrenders the newly acquired annuity contract, it's not clear whether the annuity losses are fully deductible against ordinary income or deductible as a miscellaneous deduction subject to a limitation of 2% of adjusted gross income (AGI). If the IRS views the two transactions as a single integrated transaction, they could consider it a step transaction and successfully disallow the losses as a tax deduction.

**4. TAXPAYER IDENTIFICATION NUMBER CERTIFICATION**

Under penalties of perjury, I certify that:

- 1. The number on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- 3. I am a U.S. person (including a U.S. resident alien).
  - Check this box if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.
- 4. I am exempt from Foreign Account Tax Compliance Act (FATCA) reporting.

**5. SIGNATURES**

This transfer request also authorizes the receiving and surrendering company to request information on the status of this transfer or exchange by phone or in writing. By signing below, I represent that the responses herein are, to the best of my knowledge, accurate and I have read the DISCLOSURES / ACKNOWLEDGMENTS section on page 2 the ACORD 1035 Exchange / Rollover / Transfer Form.

**The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding.**

Signature Guarantee (if applicable)		
	Signature of Owner / Plan Administrator / Trustee / Custodian	Date (mm/dd/yyyy)
	Signature of Joint Owner / Co-Trustee (if applicable)	Date (mm/dd/yyyy)
	Signature of Insured / Annuitant (if applicable)	Date (mm/dd/yyyy)
	Signature of Irrevocable Beneficiary (if applicable)	Date (mm/dd/yyyy)
	Signature of Spouse (Required in AZ, CA, ID, LA, NV, NM, TX, WA and WI only) (if applicable)	Date (mm/dd/yyyy)

**FOR TSA/403(b) TO TSA/403(b) TRANSFERS/EXCHANGES ONLY - EMPLOYER/THIRD PARTY ADMINISTRATOR SIGNATURE**

By signing below, I am acknowledging that I have reviewed this direct transfer / rollover / exchange request and that it is authorized and approved under the employer's 403(b) plan under IRC section 403(b) and the final regulations.

- a) I am authorizing this transfer / rollover request.
- b) I am confirming that there is an information sharing agreement in place with the receiving company under the IRC section 403(b) regulations.
- c) All information provided on this form is accurate.

Print Name of Employer or Third Party Administrator	Title of Employer or Third Party Administrator
Signature of Employer or Third Party Administrator	Date (mm/dd/yyyy)

**6. SIGNATURES (For the receiving company's use only)**

**6 A. ACCEPTANCE OF 1035 EXCHANGE / TRUSTEE TRANSFER / DIRECT ROLLOVER**

By signature of an authorized officer below, the receiving company accepts assignment of all (or a portion of the assets if this is a partial exchange) to the above contract for purposes of complying with the client's intention of effecting a nontaxable exchange under IRC Section 1035. Please issue payment payable to the receiving company, the owner of the contract, for the full cash surrender value of the contract or a portion if it is a partial surrender.


For Trustee Transfers / Direct Rollovers from Tax-Qualified Accounts / Contracts:

The receiving company will deposit funds received into a: \_\_\_\_\_

**6 B. eCONSENT AND ACKNOWLEDGMENT (Applies to eSignature Transactions Only)**

To the extent the receiving company has obtained electronic signatures to effectuate the transaction(s) set forth in this form, the receiving company, by the below signature of its authorized officer, hereby represents and warrants to the surrendering company that:

- a. This form has been completed using an electronic system that has an integrated e-signature capability;
- b. All consumer consents have been obtained under, and this form was signed using an e-signature process that complies with, all applicable federal and state e-signature requirements, including, but not limited to, the federal E-Sign Act, and the applicable states' versions of the Uniform Electronic Transactions Act;
- c. It shall indemnify, defend, and hold harmless the surrendering company from and against all losses, costs, liabilities, claims, threatened claims, demands, suits, obligations, expenses, judgments, and damages, including, but not limited to, reasonable attorneys' fees and witness' fees, arising from or related to: (i) the receiving company's breach of the warranties set forth in (a) and/or (b) above; (ii) a liability imposed by any municipal, state or federal governmental body relating to the receiving company's violation of an applicable e-signature law or regulation; and (iii) the receiving company's gross negligence, willful misconduct or illegal acts, including, but not limited to, claims that the e-signatures obtained on this form by the receiving company are invalid or were improperly obtained; provided, however, that (x) the surrendering company shall provide the receiving company of prompt written notice of any claim that the surrendering company believes falls within this scope of this paragraph, and (y) the surrendering company shall not settle any claim that adversely affects any rights of the receiving company without the receiving company's prior written consent; and
- d. It shall promptly provide to the surrendering company and/or its designee(s) any and all information in the receiving company's possession (or within the receiving company's reasonable control) as may be necessary to evidence the validity of the electronic signatures that were obtained to effectuate the transaction(s) set forth in this form.

Print Name of Authorized Officer Amy Retzsch	Title of Authorized Officer AVP, Annuity Operations
Signature of Authorized Officer (if applicable - may not be required if LOA is used) 	Date (mm/dd/yyyy)



## Entity Ownership Certificate

**Completion of this form is required when a non-natural person such as a trust or corporation owns an annuity, or otherwise when entity ownership certification is required.**

### ENTITY INFORMATION

Full Legal Name

Complete Address of Entity

Tax Identification Number

Date of Formation

State/Country of Formation

### TYPE OF ENTITY

#### Trust

- Irrevocable Trust
- Revocable or Living Trust
- Qualified Retirement Plan Trust
  - 401(k) Plan
  - Pension Plan
  - Profit Sharing Plan

#### Other Entity

- Corporation
- Partnership or LLP
- LLC

**REQUIRED:** Is this a Custodial Account (Custodial IRA/UGMA/UTMA Account)?  Yes  No

### WHO MAY ACT ON BEHALF OF THE ENTITY

(a) Can more than one authorized individual act on behalf of the entity named above?

- Yes  No

(b) If yes, can each of the authorized individuals act individually, independently and without consent of the other individuals authorized to act on behalf of the entity?

- Yes  No

If yes, by signing this agreement the authorized individuals hereby certify that National Integrity Life Insurance Company (National Integrity) is authorized to follow the instructions of any one authorized individual. If no, National Integrity will require the signatures of all individuals to conduct any transaction on the annuity.

(c) The undersigned authorized individuals hereby certify that they have the power to enter into transactions to purchase annuities as well as exercise all ownership rights under the annuity contract including, but not limited to, taking loans or withdrawals, changing ownership, making investment allocations or surrendering the contract, as allowed under the contract except as otherwise stated herein.

### CERTIFICATION, INDEMNIFICATION AND AGREEMENT

By signing below, I represent, warrant and certify that, the representations made in this certificate are true, complete and accurate and that the entity exists, in good standing and in compliance with state and federal laws.

I certify that National Integrity may rely on this certificate and will not be held liable for any act taken pursuant to and in reliance on this certificate or on the representations made herein. I agree, both individually and on behalf of the entity to jointly and severally indemnify National Integrity, its affiliates and assigns, officers, directors, employees and agents (Released Parties) from, and to hold such persons harmless against, any claims, demands, damages, losses, judgments, costs, defense or settlement amounts (including reasonable attorney's fees) or other losses or liability arising out of, or related to, any acts or omissions taken by National Integrity and in reliance upon the representations contained in this certificate.

**CERTIFICATION, INDEMNIFICATION AND AGREEMENT (Continued)**

I certify that the Released Parties have not provided any legal or tax advice of any kind to me or the entity named above. I agree to rely solely upon the legal and tax advice of my independent advisors with respect to any issues associated with the entity or the entity ownership of this an annuity.

I certify and agree that the entity named above as owner of the annuity is also hereby named and must be named as the sole beneficiary of the annuity.

I certify that the representations made in this certificate will remain true and accurate until such time as National Integrity receives and records written notice of any changes in my power to act for the entity or any change in the underlying entity, such as bankruptcy or dissolution, which would affect me as the authorized individual or my ability to act on behalf of the entity.

**SIGNATURES OF ALL INDIVIDUALS OF THE ENTITY (Authorized to exercise control of the annuity).**

Print Name of Authorized Individual

Signature

Print Name of Authorized Individual

Signature

Print Name of Authorized Individual

Signature

Print Name of Authorized Individual

Signature

Print Name of Authorized Individual

Signature

Executed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

**Additional Documents Required:**

**For Corporations, LLCs, LLPs or Partnerships**, attach:

- (1) A copy of the entity formation documents;
- (2) Current certificate of good standing;
- (3) Current resolution verifying the signature authority of the person(s) signing the certificate;
- (4) A secretary's certificate authenticating and validating the resolution.

**For Trusts**, enclose:

- (1) A copy of the front page of the trust;
- (2) All pages naming the trustees, and successor trustees;
- (3) The signature page of the trust.

You do not need to send a copy of the entire trust.



Consumer Profile Information Questionnaire

NOTE: This form is to be completed in its entirety with the Consumer pursuant to the instructions.

1. PROPOSED OWNER / ENTITY ("CONSUMER") INFORMATION

OWNER / ENTITY NAME (First, Middle, Last)

[Text input box]

DATE OF BIRTH / AGE (MM/DD/YYYY)

[Text input box]

JOINT OWNER'S NAME (First, Middle, Last)

[Text input box]

DATE OF BIRTH / AGE (MM/DD/YYYY)

[Text input box]

NAME OF PRODUCT

[Text input box]

AMOUNT OF INITIAL PREMIUM

\$ [Text input box]

SURRENDER PENALTY PERIOD (YEARS)

[Text input box]

PRODUCT TAX CLASSIFICATION (Check One)

- Qualified Non-Qualified

2. ANNUAL INCOME

a. ANNUAL INCOME AND EXPENSES

Approximate annual household income (net after taxes/take home): \$ [Text input box]

Approximate annual household expenses: \$ [Text input box]

b. SOURCE OF INCOME: (check all that apply):

- Salary/Wage Pension Social Security Investments Annuity Contracts Rental Property Other (Specify): [Text input box]

3. FINANCIAL SITUATION AND NEEDS, INCLUDING FINANCIAL RESOURCES FUNDING THIS CONTRACT

a. Do you have a reverse mortgage? Yes No

b. EMPLOYMENT STATUS (Check One)

- Employed Unemployed Self-Employed Homemaker Retired Student

c. WHEN DO YOU EXPECT TO RETIRE? (Check One)

- Retired Less than a year 1 to 3 years 4 to 7 years 8 to 10 years 10+ years

d. MARITAL STATUS (Check One)

- Single Married Widowed Divorced





### 3. FINANCIAL SITUATION AND NEEDS, INCLUDING FINANCIAL RESOURCES FUNDING THIS CONTRACT - Continued

#### e. IDENTIFY THE FINANCIAL RESOURCES FUNDING THIS CONTRACT (Check all that apply)

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Earnings and Wages     | <input type="checkbox"/> Stock/Bond Redemption       | <input type="checkbox"/> Cash Value from Life Insurance or Annuity |
| <input type="checkbox"/> Mutual Fund Redemption | <input type="checkbox"/> Trust Proceeds              | <input type="checkbox"/> Retirement Fund Transfer/Rollover         |
| <input type="checkbox"/> Legal Settlement/QDRO  | <input type="checkbox"/> CD                          | <input type="checkbox"/> Savings/Checking/Money Market Account     |
| <input type="checkbox"/> Gift                   | <input type="checkbox"/> Sale of Primary Residence   | <input type="checkbox"/> Reverse Mortgage/Home Equity Loan         |
| <input type="checkbox"/> Sale of Business       | <input type="checkbox"/> Sale of Investment Property | <input type="checkbox"/> Death Benefit Proceeds/Inheritance        |

### 4. FINANCIAL EXPERIENCE

How many years of experience do you have with the products below?

- |  |  |       |  |                      |       |
|--|--|-------|--|----------------------|-------|
| <input type="checkbox"/> Fixed and Indexed Annuities | <input type="text"/>   | Years | <input type="checkbox"/> Certificates of Deposit (CDs) | <input type="text"/> | Years |
| <input type="checkbox"/> Equities/Securities         | <input type="text"/>   | Years | <input type="checkbox"/> Variable Annuities            | <input type="text"/> | Years |
| <input type="checkbox"/> Not Applicable              | <input type="checkbox"/> Other (Specify): <input type="text"/> |       |  |                      |       |

### 5. INSURANCE NEEDS

Have you adequately planned for your survivors' needs?  Yes  No

How much in life insurance **face amount** do you currently own? \$

### 6. FINANCIAL OBJECTIVES

#### IDENTIFY THE FINANCIAL OBJECTIVES FOR THIS CONTRACT (Check all that apply)

- |  |   |   |   |
|--|---|---|---|
| <input type="checkbox"/> Tax Deferral    | <input type="checkbox"/> Accumulation       | <input type="checkbox"/> Tax Planning             | <input type="checkbox"/> Principal Protection     |
| <input type="checkbox"/> Income Planning | <input type="checkbox"/> Insurance Benefits | <input type="checkbox"/> Additional Death Benefit | <input type="checkbox"/> Guaranteed Interest Rate |
| <input type="checkbox"/> Wealth Transfer | <input type="checkbox"/> Pay for Education  | <input type="checkbox"/> Other (Specify):         | <input type="text"/>                              |

### 7. INTENDED USE OF THE CONTRACT, INCLUDING ANY RIDERS

#### a. What is the intended use of this contract? (Check all that apply)

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Fund Life Insurance      | <input type="checkbox"/> Supplement Current Income | <input type="checkbox"/> Provide Death Benefit           |
| <input type="checkbox"/> Maximize Social Security | <input type="checkbox"/> Supplement Future Income  | <input type="checkbox"/> Avoid Forced Annuity (Maturity) |
| <input type="checkbox"/> Growth                   | <input type="checkbox"/> Tax Planning              | <input type="checkbox"/> Estate Planning                 |
| <input type="checkbox"/> Other (Specify):         | <input type="text"/>                               |  |

#### b. What is the intended use of any riders attached to this contract? (Check all that apply)

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Not Applicable | <input type="checkbox"/> Generate Income | <input type="checkbox"/> Increase Death Benefit |
|---|--|---|





## 8. FINANCIAL TIME HORIZON, INCLUDING THE DURATION OF EXISTING LIABILITIES AND OBLIGATIONS

Liabilities And Obligations	Amount	Years to Satisfy
a. Mortgages: .....	\$ _____	_____
b. Personal Debt (e.g., Vehicles, Credit Card Debt): .....	\$ _____	_____
c. Other (please explain): _____	\$ _____	_____
<b>Total existing liabilities and obligations: \$ _____</b>		

d. What is your financial time horizon for this product? (Check One)

- Less than 1 year   
  1 to 3 years   
  4 to 6 years   
  7 to 9 years   
  10+ years

e. When do you plan to begin taking distributions from this contract? (Check One)

- Less than 1 year   
  1 to 3 years   
  4 to 6 years   
  7 to 9 years   
  10+ years

f. How do you plan to access the funds in this contract? (Check all that apply)

- Penalty-Free Withdrawals   
  Annuitization   
  Required Minimum Distributions   
  Lump Sum  
 Immediate Annuity   
  Income Rider   
  Deferred Income Annuity   
  Not Applicable

## 9. EXISTING ASSETS, INCLUDING INVESTMENTS AND INSURANCE HOLDINGS

(List assets prior to this purchase, including the funds being used to purchase this contract)

Liquid Assets (Exclude primary residence/home and personal belongings)	Amounts*
a. Cash/Checking/Savings/Money Market/CDs (if qualified assets include if over 59 ½): .....	\$ _____
b. Non-Qualified Annuities (out of surrender): .....	\$ _____
c. Qualified Annuities (out of surrender) (if qualified assets include if over 59 ½): .....	\$ _____
d. Stocks/Bonds/ETFs/Mutual Funds (if qualified assets include if over 59 ½): .....	\$ _____
e. Retirement Plans (401(k)/403(b)) (if qualified assets include if over 59 ½): .....	\$ _____
f. Life Insurance <b>Cash Value</b> (out of surrender): .....	\$ _____
g. Other (please explain): _____	\$ _____
<b>Liquid Net Worth (total liquid assets): \$ _____</b>	

Non-Liquid Assets (Includes any assets not included above and exclude primary residence/home and personal belongings)	Amounts*
h. Annuities (in surrender or if qualified assets include if under 59 ½): .....	\$ _____
i. Stocks/Bonds/ETFs/Mutual Funds (if qualified assets include if under 59 ½): .....	\$ _____
j. Retirement Plans (401(k)/403(b)) (if under 59 ½): .....	\$ _____
k. Investment Real Estate (excludes primary residence/home): .....	\$ _____
l. Life Insurance <b>Cash Value</b> (in surrender): .....	\$ _____
m. Other (please explain): _____	\$ _____
<b>Non-Liquid Net Worth (total non-liquid assets): \$ _____</b>	

\* Should include the funds being used to make this purchase



## 10. LIQUIDITY NEEDS

a. Do you have adequate resources to address emergency needs, including, but not limited to, out-of-pocket medical expenses?  Yes  No

b. Do you anticipate any changes in monthly income in the next 12 months?  Yes  No

If yes, please explain:

c. Do you anticipate any changes in monthly expenses in the next 12 months?  Yes  No

If yes, please explain:

d. Do you anticipate any significant liquidity needs (e.g. home purchase, college, wedding) in the next 12 months?  Yes  No

If yes, please explain:

## 11. RISK TOLERANCE

What is your risk tolerance for this annuity application? (Check one)

- Conservative:** I want to preserve my principal, with minimal risk, even if this account does not generate significant income or returns and does not keep pace with inflation.
- Moderately Conservative:** I am willing to accept low risk to my principal, and I am seeking a modest level of return.
- Moderate:** I am willing to accept some risk to my principal and I am seeking higher returns, and understand I could lose a portion of the money invested in variable products.
- Moderately Aggressive:** I am willing to accept high risk to my principal, and seek high returns over time, and understand I could lose a portion of the money invested including high volatility.
- Aggressive:** I am willing to accept maximum risk to my principal to aggressively seek maximum returns, and I understand I could lose most, or all, of the money invested in variable products.

Note: Fixed deferred annuities are not suitable for clients with moderately aggressive to aggressive risk tolerances.

## 12. TAX STATUS

IDENTIFY YOUR FEDERAL TAX BRACKET (Check One):

- 0%  10%  12%  22%  24%  32%  35%+

## 13. OTHER INFORMATION – PRODUCT SPECIFIC QUESTIONS

**Single Premium Immediate Annuities** (This section applies to Life Only, Temporary Life and Period Certain SPIA recommendations)

a. For Life Only or Temporary Life payouts, apart from the writing agent, identify who assisted you with this decision. (Check all that apply)

- Spouse  Children  Attorney  Tax Advisor  Financial Advisor  Not Applicable

Other (Specify):



### 13. OTHER INFORMATION – PRODUCT SPECIFIC QUESTIONS - Continued

**Single Premium Immediate Annuities** (This section applies to Life Only, Temporary Life and Period Certain SPIA recommendations) - Continued

**b. For Life Only or Temporary Life payouts,** have you planned for your beneficiaries/heirs? (Check one)

I have adequately planned for my beneficiaries/heirs outside of this contract

I do not plan to leave assets to a beneficiary/heir

Not Applicable

**c. For Period Certain payouts,** do you have adequate assets and plans for income after the period expires? (Check one)

Yes     No     Not Applicable

#### Fixed Indexed Annuities

**d. For fixed indexed annuities,** if a fixed interest crediting allocation option is selected at 100%, explain why you are not using an indexed crediting allocation? (Check all that apply)

You plan to use indexed crediting options in the future     You want access to income rider

Other (Explain):      Not Applicable

#### Multiple Recommendations

**e.** Is this contract being purchased in combination with additional annuity contracts with this insurance company?     Yes     No

**f.** If Yes, please identify the strategy being employed (Check all that apply)

You are seeking flexibility with regard to the timing of annuitization and withdrawals

You are seeking to obtain immediate income and to maximize income riders on other products

You are seeking to provide multiple beneficiaries ease of processing claims in the future

Other (Explain):

### 14. OTHER INFORMATION – REPLACEMENT INFORMATION

**a.** Have you replaced other annuity contracts within the preceding 60 months?     Yes     No

If Yes, explain:

**b.** Will this annuity contract be funded by a replacement or exchange from a life insurance or annuity contract?     Yes     No

If Yes:

**For New York Only** - Complete the New York Annuity Suitability Replacement Addendum Form and Regulation 60 replacement process and associated forms.

**For All Other States excluding Florida-** Complete the Consumer Profile Information Replacement Addendum Form.



**15. OTHER INFORMATION - STATE SPECIFIC**

**For California Only**

a. Does the client intend to apply for means-tested government benefits, including, but not limited to, MediCal or the veteran's aid and attendance benefit?  Yes  No

**For Massachusetts Only**

b. Has the contract owner previously purchased annuity contracts with the same financial professional listed on the application?  Yes  No

If Yes, provide information on those contracts below:

Company Name	Product Name	Contract Value	Length of Time Held
1.		\$	Years
2.		\$	Years
3.		\$	Years
4.		\$	Years

**16. OTHER INFORMATION**

**WILLINGNESS TO ACCEPT NON-GUARANTEED ELEMENTS IN THE CONTRACT, INCLUDING VARIABILITY IN PREMIUM, CASH VALUE, DEATH BENEFIT OR FEES**

Non-guaranteed elements are those contract elements that may be changed at the insurance company's discretion without your consent or request and that affect the contract charges or benefits. Non-guaranteed elements may include:

**Fixed Annuity:** Interest crediting rates (subject to the guaranteed minimum interest rate).

**Fixed Indexed Annuity:** Interest crediting rates on the fixed allocation option (subject to the guaranteed minimum interest rate), step-ups to the income riders, withdrawal percentage for optional income riders, the income rider charge percentage for the optional income rider and cap rate, participation rate, and spread (subject to contractual maximums and minimums).

**Variable Annuity:** Interest crediting rates on the fixed account (subject to the guaranteed minimum interest rate), mortality and expense charges, optional death benefit riders, step-ups to the income riders, withdrawal percentage for optional income riders and the income rider charge percentage for the optional income rider.

c. Do you understand and accept these non-guaranteed elements applicable to this contract?  Yes  No

**17. ADDITIONAL NOTES**



**STATEMENT OF UNDERSTANDING AND CONSUMER ATTESTATION**

**Statement of Understanding:** I have been reasonably informed of the various features of the proposed annuity contract and potential consequences of the sales transaction, both favorable and unfavorable, such as the potential surrender period and surrender charge, any secondary guarantee period, equity-index features, availability of cash value, potential tax implications if I sell, modify, surrender or annuitize the annuity contract, death benefit, mortality and expense fees, cost of insurance charges, investment advisory fees, policy exclusions or restrictions, potential charges for and features of riders, limitations on interest returns, guaranteed interest rates, insurance and investment components, and market risk, and the manner in which the Producer is compensated for the sale and servicing of the policy.

**Consumer Attestation:** As evidenced by my signature below, I attest to the Statement of Understanding and I acknowledge that I have completed this form and/or reviewed this completed form and to the best of my knowledge, the information provided is complete and accurate. I understand that the insurer may contact me to verify the information provided or to seek further information. I acknowledge that the Producer does not provide legal or tax advice. I believe that the purchase of this annuity contract is suitable for my financial needs and objectives.

**For New Jersey Residents:** As evidenced by my signature below, I acknowledge that the solicitation, negotiation and sale of this annuity and its suitability are subject to the regulatory oversight of the New Jersey Department of Banking and Insurance (DOBI). I understand that I may contact the Department by calling 800.446.7467 or visiting the Department’s website [www.state.nj.us/dobi.org](http://www.state.nj.us/dobi.org) for assistance.

Sign Here \_\_\_\_\_ Date \_\_\_\_\_  
CONSUMER SIGNATURE AND TITLE (AS APPLICABLE)

Sign Here \_\_\_\_\_ Date \_\_\_\_\_  
JOINT CONSUMER SIGNATURE AND TITLE (AS APPLICABLE)

**Consumer Contact Information**

**TELEPHONE NUMBER** (include area code)

**E-MAIL ADDRESS**

**PRODUCER ATTESTATION**

As evidenced by my signature below:

- I have delivered information to the Consumer consistent with the Statement of Understanding above;
- I have made a reasonable effort to obtain information from the Consumer that is reasonably appropriate to determine the suitability of a recommendation commensurate with the materiality of the transaction to the Consumer’s financial situation at the time of the recommendation and the complexity of the transaction recommended;
- In furtherance of the Consumer’s needs and objectives under the circumstances now prevailing, based upon the suitability information provided by the Consumer and all products, services, and transactions available to me, believe this recommendation is suitable; and
- I agree to maintain and make available upon request to the insurer or a regulator, records of the information collected, including any additional analysis forms and other information used as the basis for this annuity contract recommendation as required by state laws and regulations.

I understand the insurer may contact the Consumer for additional information.

Sign Here \_\_\_\_\_ Date \_\_\_\_\_  
PRODUCER’S SIGNATURE

**Producer Contact Information**

**TELEPHONE NUMBER** (include area code)

**E-MAIL ADDRESS**





New York Annuity Suitability Replacement Addendum

INSTRUCTIONS: This form is to be completed in its entirety with the Consumer when an annuity contract is being funded by replacement in New York.

1. PROPOSED OWNER / ENTITY ("CONSUMER") INFORMATION

OWNER / ENTITY NAME (First, Middle, Last)

[Text input box for Owner Name]

JOINT OWNER'S NAME (First, Middle, Last)

[Text input box for Joint Owner Name]

2. PROPOSED PRODUCT INFORMATION

NAME OF PRODUCT

[Text input box for Product Name]

TOTAL PREMIUM

\$ [Text input box for Total Premium]

3. REPLACEMENT INFORMATION AND COMPARISON

a. What are the primary reasons for purchasing the new annuity contract? (Check all that apply)

- Lower Fees and Expenses, Increased Death Benefit, Addition of Income Rider (Fixed Indexed Only), Existing Contract Maturing, Lock in Gains/New Benefit Base, Higher Annuitization Payout (SPIA only), Adding Joint Annuitant, Estate Tax/Planning, Uncapped Index Options (Indexed Only), Additional Index Options (Indexed Only), Payout Option Not Available at Existing Carrier (SPIA Only), Partial Annuitization Not Available at Existing Carrier (SPIA Only), Potential for Higher Returns (Deferred Only), Enhanced Surrender from Existing Carrier, Higher Current Interest Rates (Fixed Only), Other (Specify)

b. What are the advantages of continuing the existing annuity contract(s) without changes? (Check all that apply)

- No New Surrender Charge Period (Deferred Only), Maintain Higher Death Benefit, Maintain Higher Guaranteed Minimum Interest Rate (GMIR), Maintain Accrued Living Benefits, Lower Fees and Expenses, Other (Specify)



#### 4. REPLACEMENT INFORMATION FOR CONTRACT(S) BEING REPLACED

	Contract 1	Contract 2
a. Replaced Company(s):		
b. Product Name:		
c. Existing Contract Type (Check One):	<input type="checkbox"/> Life Insurance <input type="checkbox"/> Indexed Annuity <input type="checkbox"/> Fixed Annuity <input type="checkbox"/> Variable Annuity	<input type="checkbox"/> Life Insurance <input type="checkbox"/> Indexed Annuity <input type="checkbox"/> Fixed Annuity <input type="checkbox"/> Variable Annuity
d. Replacement Type (Check One):	<input type="checkbox"/> Full <input type="checkbox"/> Partial	<input type="checkbox"/> Full <input type="checkbox"/> Partial
e. Issue Date (MM/YYYY):		
f. Guaranteed Minimum Interest Rate:		
g. Current Interest Crediting Rate:		
h. Account Value:	\$	\$
i. Surrender Charge Amount:	\$	\$
j. Market Value Adjustment:	\$ <input type="checkbox"/> Positive <input type="checkbox"/> Negative	\$ <input type="checkbox"/> Positive <input type="checkbox"/> Negative
k. Death Benefit Amount:	\$	\$
l. Withdrawal/Income Rider (GMIB, GLWB):	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
1. If Yes, provide rider name:		
2. If Yes, provide rider withdrawal benefit base:	\$	\$
<b>m. SPIA Recommendations Only</b>		
1. Please provide monthly annuitization payout at existing carrier(s). If the existing carrier contract(s) provides higher annuitization payout or payout quote was not obtained provide explanation on why the recommendation is appropriate in the Additional Notes section below.	\$	\$
2. Annuitization Quote Payout Option used for Comparison (e.g., Life Only, Life with 10 years Period Certain):		



**ADDITIONAL NOTES**

Empty box for additional notes.

**IMPORTANT INFORMATION TO CONSIDER**

The liquidation of an annuity or life insurance product to fund the purchase of an annuity may have tax consequences. The Company does not provide tax advice. Prior to liquidating any assets, you should consult with your tax advisor.

The liquidation of some investment and/or insurance products may subject you to surrender charges and fees and you will be subject to new surrenders charges or limits on accessing your funds in the new annuity contract.

You may lose a portion or all of the guaranteed benefits in your existing annuity or life insurance product to include, but not limited to any living benefits such as guaranteed withdrawal and income riders, guaranteed minimum benefits as well as any guaranteed death benefits associated with the contract or attached riders.

The insurance benefits and other features of variable insurance products may cause higher internal expenses than other investment alternatives.

For investors under the age of 72, required minimum distributions may exceed the allowable free withdrawal amounts from the annuity contract and/or withdrawal and income riders resulting in surrender charges and/or reduction in guaranteed benefits.

Be sure to review the product prospectus (as applicable) and/or marketing materials for each existing and new investment for specific information regarding fees, expenses and benefits.

**CONSUMER CERTIFICATION**

By signing below, you acknowledge that the information provide on this form is complete and accurate to the best of your knowledge and you have reviewed the "Important Information to Consider". You acknowledge that you understand that you may be subject to a surrender charge or may have limited access to the contract principal pursuant to the underlying contract and/or lose any guaranteed benefits in your existing investments being liquidated to fund this purchase. Your signature below confirms that you have reviewed this form and determined that this replacement is in your best interest.

Sign Here \_\_\_\_\_  
CONSUMER SIGNATURE AND TITLE (AS APPLICABLE)

Date \_\_\_\_\_

Sign Here \_\_\_\_\_  
JOINT CONSUMER SIGNATURE AND TITLE (AS APPLICABLE)

Date \_\_\_\_\_





## PRODUCER CERTIFICATION

As evidenced by my signature below, I certify that in the case of this replacement transaction:

- I have reviewed the existing product features, benefits and expenses and provided the client with information on this annuity recommendation, including the prospectus (as applicable) and/or marketing materials.
- I took into consideration the following factors to determine the replacement is suitable:
  - Whether the consumer will incur:
    - a surrender charge;
    - increased premium or fees;
    - decreased death benefit or income amount;
    - the commencement of a new surrender period;
    - a loss of existing benefits (such as death, living or other contractual benefits);
    - tax implications if the consumer surrenders or borrows from the policy; and
    - increased fees, investment advisory fees, premium loads or charges or riders and similar product enhancements.
  - Whether the consumer would benefit from policy enhancements and improvements, such as:
    - decreased premium or fees;
    - increased coverage duration; and
    - increased death benefit or income amount.
  - Whether the consumer has had another policy replacement, in particular, a replacement within the preceding 60 months.

Based on the information reviewed and disclosed above, I believe this replacement is suitable.

Sign Here \_\_\_\_\_

PRODUCER'S SIGNATURE

Date \_\_\_\_\_





Financial Representative Best Interest Certification

As evidenced by my signature below:

OWNER'S NAME (First, Middle, Last) (printed)

[Empty box for Owner's Name]

JOINT OWNER'S NAME (First, Middle, Last) (printed) (if applicable)

[Empty box for Joint Owner's Name]

- In recommending this sales transaction, I acted in the best interest of the Consumer.
This sales transaction is based on my evaluation of the relevant suitability information of the Consumer.
I acted with the care, skill, prudence and diligence that a prudent person acting in a like capacity and familiar with such matters would use under the prevailing circumstances.
I only considered the interests of the Consumer when making the recommendation.
I believe the Consumer will benefit from certain features of the policy; that the Consumer has the financial ability to meet the financial commitments under the policy; and that the particular policy as a whole, the underlying subaccounts to which funds are allocated at the time of the sales transaction, and riders and similar product enhancements, if any, are suitable for the Consumer based on the Consumer's suitability information.
In the case of a replacement of a policy, I believe that the replacement is suitable.
I have informed the Consumer about various features of the policy and potential consequences of the sales transaction, both favorable and unfavorable, as applicable, including but not limited to:
Guaranteed interest rate
Product restrictions
Index features
Availability of cash value
Non-guaranteed elements
Limitations on interest returns
Surrender period and surrender charges
Potential charges for and features of riders
Potential tax implications associated with various transactions
I have disclosed to the Consumer in a summary format all relevant suitability considerations and product information, both favorable and unfavorable, that provide the basis for this recommendation.
I have documented the basis for this recommendation and the facts and analysis to support this recommendation.
I have adequate knowledge to make this recommendation.
I have provided the Consumer with the required compensation disclosures.
I agree to maintain and make available upon request to the insurer or the Department of Financial Services, records of the information collected, disclosures made, documentation regarding the basis of this recommendation, and any additional analysis forms and other information used in connection with this annuity contract recommendation.

Print Name \_\_\_\_\_
AGENT NAME

Sign Here \_\_\_\_\_
SIGNATURE OF AGENT

Date \_\_\_\_\_



Sales Material Check List

MAILING INSTRUCTIONS:

Send this completed form to:

REGULAR MAIL: National Integrity Life Insurance Company, PO Box 5720, Cincinnati, OH 45201-5720

EXPRESS MAIL: National Integrity Life Insurance Company, 400 Broadway, MS 74, Cincinnati, OH 45202-3341

FAX NUMBER: 888.220.2677

CONTRACT INFORMATION

OWNER'S NAME (First, Middle, Last)

[Text input box for Owner's Name]

SOCIAL SECURITY NUMBER / TIN

[Text input box for Social Security Number / TIN]

Check if TIN

[Check box for TIN]

SALES ILLUSTRATIONS

[ ] Sales illustration(s) were presented in the sale. Please submit them with this form.

SALES MATERIALS

Check the sales material(s) you provided to your client. You do not need to submit a copy of these materials with this form.

[ ] Client Brochure [ ] Product Summary

List any additional sales materials that were provided to your client:

Sales Material/Description

Form Number/Revision Date

AGENT SIGNATURE/CERTIFICATION

I understand the use of unapproved sales material is a violation of my sales agreement. I hereby certify that I used sales material previously approved for customer use by National Integrity Life Insurance Company (National Integrity), which can be viewed on National Integrity's producer website or by calling my sales support representative. I further certify that any illustrations used in this sales were developed and previously approved by National Integrity. I also certify that I have provided the most current prospectuses (if applicable) to the customer.

Copies of all sales material and illustrations used in this sale were left with the customer.

Print Name \_\_\_\_\_
AGENT/BROKER NAME

Sign Here \_\_\_\_\_
SIGNATURE OF AGENT/BROKER

Date \_\_\_\_\_





**DEPARTMENT OF FINANCIAL SERVICES OF THE STATE OF NEW YORK  
DEFINITION OF REPLACEMENT**

**FORM A**

IN ORDER TO DETERMINE WHETHER YOU ARE REPLACING OR OTHERWISE CHANGING THE STATUS OF EXISTING LIFE INSURANCE POLICIES OR ANNUITY CONTRACTS, AND IN ORDER TO RECEIVE THE VALUABLE INFORMATION NECESSARY TO MAKE A CAREFUL COMPARISON IF YOU ARE CONTEMPLATING REPLACEMENT, THE AGENT/BROKER IS REQUIRED TO ASK YOU THE FOLLOWING QUESTIONS AND EXPLAIN ANY ITEMS THAT YOU DO NOT UNDERSTAND.

AS PART OF YOUR PURCHASE OF A NEW LIFE INSURANCE POLICY OR A NEW ANNUITY CONTRACT, HAS EXISTING COVERAGE BEEN, OR IS IT LIKELY TO BE:

1. LAPSED, SURRENDERED, PARTIALLY SURRENDERED, FORFEITED, ASSIGNED TO THE INSURER REPLACING THE LIFE INSURANCE POLICY OR ANNUITY CONTRACT, OR OTHERWISE TERMINATED?  YES  NO
2. CHANGED OR MODIFIED INTO PAID-UP INSURANCE; CONTINUED AS EXTENDED TERM INSURANCE OR UNDER ANOTHER FORM OF NONFORFEITURE BENEFIT; OR OTHERWISE REDUCED IN VALUE BY THE USE OF NONFORFEITURE BENEFITS, DIVIDEND ACCUMULATIONS, DIVIDEND CASH VALUES OR OTHER CASH VALUES?  YES  NO
3. CHANGED OR MODIFIED SO AS TO EFFECT A REDUCTION EITHER IN THE AMOUNT OF THE EXISTING LIFE INSURANCE OR ANNUITY BENEFIT OR IN THE PERIOD OF TIME THE EXISTING LIFE INSURANCE OR ANNUITY BENEFIT WILL CONTINUE IN FORCE?  YES  NO
4. REISSUED WITH A REDUCTION IN AMOUNT SUCH THAT ANY CASH VALUES ARE RELEASED, INCLUDING ALL TRANSACTIONS WHEREIN AN AMOUNT OF DIVIDEND ACCUMULATIONS OR PAID-UP ADDITIONS IS TO BE RELEASED ON ONE OR MORE OF THE EXISTING POLICIES?  YES  NO
5. ASSIGNED AS COLLATERAL FOR A LOAN OR MADE SUBJECT TO BORROWING OR WITHDRAWAL OF ANY PORTION OF THE LOAN VALUE, INCLUDING ALL TRANSACTIONS WHEREIN ANY AMOUNT OF DIVIDEND ACCUMULATIONS OR PAID-UP ADDITIONS IS TO BE BORROWED OR WITHDRAWN ON ONE OR MORE EXISTING POLICIES?  YES  NO
6. CONTINUED WITH A STOPPAGE OF PREMIUM PAYMENTS OR REDUCTION IN THE AMOUNT OF PREMIUM PAID?  YES  NO

IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, A REPLACEMENT AS DEFINED BY NEW YORK INSURANCE REGULATION 60 HAS OCCURRED OR IS LIKELY TO OCCUR AND YOUR AGENT/BROKER IS REQUIRED TO PROVIDE YOU WITH THE **IMPORTANT** NOTICE REGARDING REPLACEMENT OR CHANGE OF LIFE INSURANCE POLICIES OR ANNUITY CONTRACTS. YOU WILL ALSO RECEIVE A COMPLETED DISCLOSURE STATEMENT NO LATER THAN THE TIME YOUR NEW POLICY OR NEW CONTRACT IS DELIVERED.

<b>Signature of Applicant</b>	<b>Date</b>
<b>Signature of Applicant</b>	<b>Date</b>
TO THE BEST OF MY KNOWLEDGE, A REPLACEMENT IS INVOLVED IN THIS TRANSACTION: <input type="checkbox"/> YES <input type="checkbox"/> NO	
<b>Signature of Agent/Broker</b>	<b>Date</b>





**Authorization to Disclose Contract Information**

**FORM B**

<b>For Home Office Use Only</b>	<b>Contract Number</b>	<b>Date</b>
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**AUTHORIZATION DISCLOSURE**

In accordance with New York State Department of Financial Services Regulation No. 60, please furnish, directly to National Integrity at the address shown above, the information needed to complete the New York State Disclosure Statement. New York insurance companies are required to complete the New York State Disclosure Statement within 20 calendar days. If National Integrity does not receive the disclosure information from you within 20 calendar days, an approximation will be completed.

**OWNER/APPLICANT/JOINT OWNER INFORMATION**

Name	Social Security Number/TIN (optional)	Date of Birth	
Address	City	State	Zip
Joint Owner Name (if applicable)	Social Security Number/TIN (optional)	Date of Birth	

**EXISTING CARRIER INFORMATION (If multiple carriers, use separate forms)**

Name	Contract Number(s)	<input type="checkbox"/> Life <input type="checkbox"/> Annuity	
Address	City	State	Zip

**AGENT/BROKER INFORMATION**

Name	Agent/Broker's Firm		
Address	City	State	Zip
Telephone	Fax	Agent ID Number	

**SIGNATURE**

Owner/Applicant Signature	Date
Joint Owner/Applicant Signature (if applicable)	Date

**ADDITIONAL INFORMATION AND PRODUCT NAME (Required) (check a box in each section)**

IRS Plan Type <input type="checkbox"/> Tax Qualified or <input type="checkbox"/> Nonqualified	Product Name (Select One) <input type="checkbox"/> AnnuChoice® <input type="checkbox"/> Pinnacle <input type="checkbox"/> VAROOM® <input type="checkbox"/> SmartStep (Bank Only) <input type="checkbox"/> Other _____	<input type="checkbox"/> IncomeSource® Single Premium Immediate Annuity <input type="checkbox"/> IncomeSource Select Deferred Income Annuity <input type="checkbox"/> SeniorSelect <input type="checkbox"/> AnnuiQuest (Bank Only)* <input type="checkbox"/> New Momentum* *List GRO/Guar. Period(s) _____	<input type="checkbox"/> SPDA Series II* <input type="checkbox"/> MultiVantage®* <input type="checkbox"/> SmartSelect*
Reg.60 Process <input type="checkbox"/> 1-Step <input type="checkbox"/> 2-Step			

The Estimated Amount is \$ \_\_\_\_\_ which represents:  The Entire Amount  A Partial Amount

Proceeds Applied to  New Contract  Existing National Integrity Contract # \_\_\_\_\_





**DEPARTMENT OF FINANCIAL SERVICES OF THE STATE OF NEW YORK**  
**IMPORTANT NOTICE REGARDING REPLACEMENT OR CHANGE OF LIFE INSURANCE**  
**POLICIES OR ANNUITY CONTRACTS.**

**FORM F**

**THIS NOTICE IS FOR YOUR BENEFIT AND REQUIRED BY INSURANCE REGULATION NO. 60**

YOU ARE CONTEMPLATING THE PURCHASE OF A LIFE INSURANCE POLICY OR ANNUITY CONTRACT IN CONNECTION WITH THE SURRENDER, LAPSE OR CHANGE OF EXISTING LIFE INSURANCE POLICIES OR ANNUITY CONTRACTS. THE AGENT OR BROKER IS REQUIRED TO GIVE YOU THIS NOTICE. A SIGNED DISCLOSURE STATEMENT WILL ALSO BE PROVIDED TO YOU CONTAINING THE SUMMARY RESULT COMPARISON FOR THE NEW LIFE INSURANCE POLICY OR ANNUITY CONTRACT AND ANY LIFE INSURANCE POLICIES OR ANNUITY CONTRACTS TO BE CHANGED THAT SETS FORTH THE FACTS OF THE TRANSACTION AND ITS ADVANTAGES AND DISADVANTAGES TO YOU. YOUR DECISION COULD BE A GOOD ONE - OR A MISTAKE - SO MAKE SURE YOU UNDERSTAND THE FACTS. YOU SHOULD:

1. CAREFULLY STUDY THE DISCLOSURE STATEMENT, WHICH INCLUDES A SUMMARY RESULT COMPARISON, UNTIL YOU ARE SURE YOU UNDERSTAND FULLY THE EFFECT OF THE TRANSACTION. **THE DISCLOSURE STATEMENT IS REQUIRED TO BE PROVIDED TO YOU NO LATER THAN UPON DELIVERY OF THE POLICY OR CONTRACT.**
2. ASK THE COMPANY, AGENT OR BROKER FROM WHOM YOU BOUGHT YOUR EXISTING LIFE INSURANCE POLICIES OR ANNUITY CONTRACTS TO REVIEW WITH YOU THE TRANSACTION. YOU MAY BE ABLE TO EFFECT THE CHANGES YOU DESIRE MORE ADVANTAGEOUSLY WITH THEM.
3. CONSULT YOUR TAX ADVISOR. THERE MAY BE UNFAVORABLE TAX IMPLICATIONS ASSOCIATED WITH THE CONTEMPLATED CHANGES TO YOUR EXISTING LIFE INSURANCE POLICIES OR ANNUITY CONTRACTS.

As a general rule, it is often not advantageous to drop or change existing coverage in favor of new coverage, whether issued by the same or a different insurance company. Some of the reasons it may be disadvantageous are:

1. The amount of the annual premium under an existing life insurance policy may be lower than that called for by a new life insurance policy having the same or similar benefits. Any replacement of the same type of policy will normally be at a higher premium rate based upon the insured's then attained age.
2. Since the initial costs of a life insurance policy are charged against the cash value increases in the earlier life insurance policy years, the replacement of an old life insurance policy by a new one results in the policyholder sustaining the burden of these costs twice. Annuity contracts usually contain provision for surrender charges, therefore a replacement involving annuity contracts may result in the imposition of surrender charges.
3. The incontestable and suicide clauses begin anew in a new life insurance policy. This could result in a claim being denied under the new life insurance policy that would have been paid under the life insurance policy that was replaced.
4. An existing life insurance policy or annuity contract often has more favorable provisions than a new life insurance policy or annuity contract in areas such as loan interest rate, settlement options, disability benefits and tax treatment.
5. There may have been changes in your health since the purchase of the existing coverage.
6. The insurance company with which you have existing coverage can often make a desired change on terms that would be more favorable than if you replaced existing coverage with new coverage.



YOU HAVE THE RIGHT, WITHIN 60 DAYS FROM THE DATE OF DELIVERY OF A NEW LIFE INSURANCE POLICY OR ANNUITY CONTRACT, TO RETURN IT TO THE INSURER AND RECEIVE AN UNCONDITIONAL FULL REFUND OF ALL PREMIUMS OR CONSIDERATIONS PAID ON IT, OR IN THE CASE OF A VARIABLE OR MARKET VALUE ADJUSTMENT POLICY OR CONTRACT, A PAYMENT OF THE CASH SURRENDER BENEFITS PROVIDED UNDER THE POLICY OR CONTRACT, PLUS THE AMOUNT OF ALL FEES AND OTHER CHARGES DEDUCTED FROM GROSS CONSIDERATIONS OR IMPOSED UNDER THE LIFE INSURANCE POLICY OR ANNUITY CONTRACT, AND MAY HAVE THE RIGHT TO REINSTATE OR RESTORE ANY LIFE INSURANCE POLICIES AND ANNUITY CONTRACTS THAT WERE SURRENDERED, LAPSED OR CHANGED IN THE TRANSACTION TO THEIR FORMER STATUS TO THE EXTENT POSSIBLE AND IN ACCORDANCE WITH THE INSURER'S PUBLISHED REINSTATEMENT RULES TO THE EXTENT SUCH RULES ARE NOT INCONSISTENT WITH THE PROVISIONS OF 11 NYCRR PART 51 (INSURANCE REGULATION 60).

**IMPORTANT:** THIS RIGHT SHOULD NOT BE VIEWED AS REINSTATING OR RESTORING YOUR LIFE INSURANCE POLICY OR ANNUITY CONTRACT TO THE SAME CONDITION AS IF IT HAD NEVER BEEN REPLACED. THERE MAY BE CONSEQUENCES IN REINSTATING OR RESTORING YOUR LIFE INSURANCE POLICY OR ANNUITY CONTRACT, INCLUDING BUT NOT LIMITED TO:

- THE RIGHT TO REINSTATE OR RESTORE YOUR LIFE INSURANCE POLICY OR ANNUITY CONTRACT APPLIES ONLY TO COMPANIES SUBJECT TO NEW YORK INSURANCE LAWS;
- YOUR LIFE INSURANCE POLICY OR ANNUITY CONTRACT IS SUBJECT TO YOUR SPECIFIC COMPANY'S REINSTATEMENT RULES, WHICH MAY VARY FROM COMPANY TO COMPANY. THESE RULES MAY REQUIRE PAYMENT OF BOTH PREMIUM AND INTEREST; HOWEVER, YOU WILL NOT BE SUBJECT TO EVIDENCE OF INSURABILITY, OR A NEW CONTESTABLE OR SUICIDE PERIOD;
- YOU MAY NOT RECEIVE THE INTEREST OR INVESTMENT PERFORMANCE DURING THE PERIOD THE LIFE INSURANCE POLICY OR ANNUITY CONTRACT WAS REPLACED; AND
- THERE MAY BE UNFAVORABLE FEDERAL INCOME TAX CONSEQUENCES AS A RESULT OF THE REINSTATEMENT OF YOUR LIFE INSURANCE POLICY OR ANNUITY CONTACT.

**IMPORTANT:** IN THE CASE OF A VARIABLE OR MARKET VALUE ADJUSTMENT POLICY OR CONTRACT, THE VALUE OF THE POLICY OR CONTACT MAY INCREASE OR DECREASE DURING THE 60 DAY PERIOD DEPENDING ON THE PERFORMANCE OF THE UNDERLYING INVESTMENTS, WHICH MAY AFFECT THE VALUE OF THE REFUND YOU RECEIVE.

**I HEREBY ACKNOWLEDGE THAT I READ THE ABOVE "IMPORTANT NOTICE" AND HAVE RECEIVED A COPY OF THE SAME.**

<b>Signature of Applicant</b>	<b>Date</b>
<b>Signature of Applicant</b>	<b>Date</b>







**Department of Financial Services of the State of New York Disclosure Statement**  
(Annuity to Annuity Replacement Only)

**FORM C1, PAGE 1**

**IMPORTANT - IT MAY NOT BE IN YOUR BEST INTEREST TO SURRENDER, LAPSE, CHANGE OR BORROW FROM EXISTING ANNUITY CONTRACTS IN CONNECTION WITH THE PURCHASE OF A NEW ANNUITY CONTRACT WHETHER ISSUED BY THE SAME OR A DIFFERENT INSURANCE COMPANY.**

- **THIS DISCLOSURE STATEMENT IS REQUIRED TO BE PROVIDED TO YOU BY NO LATER THAN DELIVERY OF THE NEW ANNUITY CONTRACT. PLEASE REVIEW THIS DOCUMENT CAREFULLY, AS IT CONTAINS IMPORTANT INFORMATION COMPARING YOUR EXISTING CONTRACT TO THE NEW CONTRACT.**
- **IMPORTANT 60 DAY REFUND PERIOD:**  
WITHIN 60 DAYS FROM THE DATE OF DELIVERY OF YOUR NEW ANNUITY CONTRACT, YOU HAVE THE RIGHT TO RETURN IT AND RECEIVE A REFUND IF YOU ARE NOT SATISFIED WITH THE NEW CONTRACT. FOR FURTHER DETAILS ON THE TERMS OF THE REFUND, SEE THE **IMPORTANT** NOTICE FORM PROVIDED TO YOU WHEN YOU APPLIED FOR YOUR NEW CONTRACT.
- **PLEASE CONTACT THE COMPANY, AGENT/BROKER IF YOU HAVE ANY QUESTIONS.**

**FOR YOUR PROTECTION**, the Department of Financial Services of the State of New York requires that you be given the **IMPORTANT Notice Regarding Replacement or Change of Life Insurance Policies or Annuity Contracts** and the **Definition of Replacement** forms at the time you apply for your coverage. This **Disclosure Statement**, which contains information on all proposed and existing coverage affected, may be provided to you at the time you apply for your coverage or at a later date, **but** no later than at the time of contract delivery.

**APPLICANT AND AGENT/BROKER INFORMATION**

Name of Applicant(s)		Telephone	
Address	City	State	Zip
Name of Agent/Broker			
Company			
Address	City	State	Zip
Telephone	Fax		





**The Information on Existing Coverage on This Form Was Obtained From**

The following replaced company(ies)

Approximations if the following replaced company(ies) failed to provide information in the prescribed time

**SECTION 1. DESCRIPTION OF TRANSACTION**

**AS OF DATE**

The Proposed Annuity Contract		Existing Contracts Affected		
		1	2	3
National Integrity	<b>Company Name</b>			
800.433.1778	<b>Customer Service Phone Number</b>			
	<b>Annuity Contract Number</b>			
<input type="checkbox"/> Immediate <input type="checkbox"/> <u>Deferred</u> <input type="checkbox"/> Fixed <input type="checkbox"/> Income (DIA) <input type="checkbox"/> Variable <input type="checkbox"/> Combination Fixed/Variable	<b>Type of Annuity</b>	<input type="checkbox"/> Immediate <input type="checkbox"/> <u>Deferred</u> <input type="checkbox"/> Fixed <input type="checkbox"/> Income (DIA) <input type="checkbox"/> Variable <input type="checkbox"/> Combination Fixed/Variable	<input type="checkbox"/> Immediate <input type="checkbox"/> <u>Deferred</u> <input type="checkbox"/> Fixed <input type="checkbox"/> Income (DIA) <input type="checkbox"/> Variable <input type="checkbox"/> Combination Fixed/Variable	<input type="checkbox"/> Immediate <input type="checkbox"/> <u>Deferred</u> <input type="checkbox"/> Fixed <input type="checkbox"/> Income (DIA) <input type="checkbox"/> Variable <input type="checkbox"/> Combination Fixed/Variable
	<b>Annuity Issue Date</b>			
%	<b>Current Crediting Rate (If Applicable)</b>	%	%	%
%	<b>Guarantee Rate (If Applicable)</b>	%	%	%
\$	<b>Account Value</b>	\$	\$	\$
N/A	<b>Minus Surrender Charge (If Any)<sup>1</sup></b>	\$	\$	\$
N/A	<b>Plus/Minus Market Value Adjustment (If Any)</b>	\$	\$	\$
N/A	<b>Equals Surrender Value</b>	\$	\$	\$

**ADDITIONAL INFORMATION (Required)**

IRS Plan Type (Check Box) <input type="checkbox"/> Tax Qualified or <input type="checkbox"/> Nonqualified	Product Name (Select One) <input type="checkbox"/> AdvantEdge <input type="checkbox"/> MultiVantage® <input type="checkbox"/> SmartSelect <input type="checkbox"/> AnnuChoice® <input type="checkbox"/> New Momentum <input type="checkbox"/> SmartStep (Bank Only) <input type="checkbox"/> AnnuQuest (Bank Only) <input type="checkbox"/> Pinnacle <input type="checkbox"/> SPDA Series II <input type="checkbox"/> IncomeSource® Single Premium Immediate Annuity <input type="checkbox"/> VAROOM® <input type="checkbox"/> IncomeSource Select Deferred Income Annuity <input type="checkbox"/> Other _____
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<sup>1</sup> Surrender charge should include any administrative and cumulative rider charges included and should also be included in item 4 on page 5 of this Statement.



**Section 2. SUMMARY RESULT COMPARISON<sup>2</sup> - Do not complete if purchasing an Immediate Annuity or Deferred Income Annuity.**

The Proposed Annuity						If You Continue Your Existing Annuity(ies) <sup>3</sup>				
Surrender Value to be Invested \$						Current Value \$				
Hypothetical Rates of Return						Hypothetical Rates of Return				
If Fixed Annuity		If Variable Annuity <sup>4</sup>				If Fixed Annuity		If Variable Annuity <sup>4</sup>		
At Guaranteed Rate	At Current Rate <sup>5</sup>	@ 0%	@ 6%	@ 12%		At Guaranteed Rate	At Current Rate <sup>5</sup>	@ 0%	@ 6%	@ 12%
					SURRENDER VALUE <sup>6</sup>					
\$	\$	\$	\$	\$	In 1 Year	\$	\$	\$	\$	\$
\$	\$	\$	\$	\$	In 3 Years	\$	\$	\$	\$	\$
\$	\$	\$	\$	\$	In 5 Years	\$	\$	\$	\$	\$
\$	\$	\$	\$	\$	In 10 Years	\$	\$	\$	\$	\$
					DEATH BENEFIT					
\$	\$	\$	\$	\$	In 1 Year	\$	\$	\$	\$	\$
\$	\$	\$	\$	\$	In 3 Years	\$	\$	\$	\$	\$
\$	\$	\$	\$	\$	In 5 Years	\$	\$	\$	\$	\$
\$	\$	\$	\$	\$	In 10 Years	\$	\$	\$	\$	\$

- Calculations for both current and proposed policies are based on current values and do not include possible future additional deposits or withdrawals.
- If more than one policy is being replaced, the figures shown reflect the aggregate total of the values for policies currently in force on the dates shown on page 2.
- Note that the annual investment rates need to be reduced by management and other fund expenses and other contractual charges (other than surrender charge).
- Since the fixed rate declared is subject to change at any time, the rate actually declared in effect on the date of issue may differ from the current rate indicated above, and the return received on the investment may differ from our current rate.
- Surrender values will vary if a Market Value Adjustment (MVA) is applicable. An MVA will increase or decrease these values, and is applied to full surrenders, partial withdrawals, transfers or annuitizations made more than 30 days before the expiration of a Guaranteed Period. An MVA is not applied to partial withdrawals that are within the Free Withdrawal Amount.



**Section 3. SUMMARY RESULT COMPARISON<sup>2</sup> - Only complete if purchasing an Immediate Annuity or Deferred Income Annuity.**

The Proposed Annuity		If You Annuitize Your Existing Annuity(ies) <sup>3</sup>
Surrender Value to be Invested \$		Current Value \$
\$	Annuity Payment Amount	\$
	Payment Frequency	
	Payout Option	
%	Annual Increase % (If Any)	%

**If You Continue Your Current Annuity(ies) and DO NOT Annuitize Your Annuity(ies)**

	Fixed Annuity		Variable Annuity <sup>5</sup>		
	At Guaranteed Rate	At Current Rate <sup>6</sup>	@ 0%	@ 6%	@ 12%
<b>SURRENDER VALUE<sup>6</sup></b>					
In 5 Years	\$	\$	\$	\$	\$
In 10 Years	\$	\$	\$	\$	\$
<b>DEATH BENEFIT</b>					
In 5 Years	\$	\$	\$	\$	\$
In 10 Years	\$	\$	\$	\$	\$

You should determine whether it would be more advantageous to annuitize your existing deferred annuity contract according to the terms of the original contract. This may also allow you to avoid a surrender charge. Once an immediate annuity converts into a stream of income payments and it cannot be surrendered. After the contract is issued, the terms of your annuity, such as the Income Payment Option, payment amount, or payment frequency, cannot be changed and you cannot withdraw any part of your annuity.



**AGENT/BROKER'S STATEMENT**

1. The primary reason(s) for recommending the new annuity contract is (are)

2. The existing annuity contract cannot meet the applicant's objectives because

3. The advantages of continuing the existing annuity contract without changes are

4. The surrender charge, if my client replaces his or her existing annuity contract, is \_\_\_% or \$\_\_\_\_\_

5. The new annuity my client is applying for imposes a new surrender charge as follows:  
(Describe percentage rate of surrender charge for each year in which a surrender charge is imposed.)

<b>Contract Anniversary</b>											
<b>Year</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Percentage</b>	%	%	%	%	%	%	%	%	%	%	%

Explain, if necessary

Remarks

- Sales material was used for this sale.
- No sales material, other than the attached proposal, was used in this sale.
- No sales material or proposal was used in this sale.

If more than three existing annuity contracts are to be affected by this transaction, or if more than one new annuity contract is proposed, Section 1 of this Disclosure Statement must be completed for such additional annuity contracts. In addition, a composite comparison shall be completed for all existing annuity contracts to all proposed annuity contracts. The sales material, including any proposal, or a list of such information used in the sale of the proposed life insurance policy or annuity contract, must accompany the submission of this form to the replacing insurer. Copies of the sales materials, and any proposals, must be given to the applicant.

I have personally completed this form and certify that it is correct to the best of my knowledge and ability.

Signature of Agent/Broker	Date
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