

Presidential Life Insurance Co.
69 Lydecker Street
Nyack, New York 10960



DEFERRED ANNUITY APPLICATION

Phone: 800-926-7599
www.presidentiallife.com

Part A – General Information

1. Name (Annuitant) (First, middle, last). _____	2. Date of Birth . (mm/dd/yy) ____/____/____	3. Age <u>Nearest</u> Birthday .
Resident's Home Address _____ City _____ State _____ Zip _____	4. Gender. (check one) <input type="checkbox"/> Male <input type="checkbox"/> Female	5. SS# (Annuitant).

Part B – Annuity Product Information

6. Guarantee Period (if any) <input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Year <input type="checkbox"/> 3 Year <input type="checkbox"/> 4 Year <input type="checkbox"/> 5 Year <input type="checkbox"/> 6 Year <input type="checkbox"/> Flexible <input type="checkbox"/> Other _____	8. Billing Information (Flexible contracts only) Amount \$ _____ Mode: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Annual Remarks _____ Type: <input type="checkbox"/> Direct Bill <input type="checkbox"/> List Bill <input type="checkbox"/> ABC (Automatic Bank Check) _____
7. Tax Qualification Status of Annuity Applied For . <input type="checkbox"/> IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> Non-Qualified <input type="checkbox"/> SEP <input type="checkbox"/> TSA – 403(b) <input type="checkbox"/> Profit Sharing <input type="checkbox"/> IRA Rollover <input type="checkbox"/> Other _____	9. Payment Premium. \$ _____ Single Premium Paid with Application. Payment must be made by check or money order payable only to: PRESIDENTIAL LIFE INSURANCE COMPANY. \$ _____ Estimated Premium from <input type="checkbox"/> 1035 Rollover / Transfer (Paper work submitted and attached.)

Part C – Beneficiary and Owner Information

10. Policy Owner (If different from annuitant) (First, middle, last). _____ Resident's Home Address _____ City _____ State _____ Zip _____	11. Fed. ID or SS#.	12. Date of Birth. (mm/dd/yy) ____/____/____	13. Gender. (check one) <input type="checkbox"/> M <input type="checkbox"/> F
	14. Successor Contingent Owner (This is not a co-owner). This owner assumes ownership in the event the policy owner dies before the Annuitant. _____		
15. Joint Spousal Owner WROS (First, middle, last).	16. Date of Birth.. (mm/dd/yy) ____/____/____	17. Fed. ID or SS#.	
18. Primary Beneficiary(ies) of the Annuitant. Unless otherwise provided, the beneficiaries in a class will share equally. (Add sheet signed by policy owner for additional names). Full Name(s) Relationship to Annuitant Social Security# _____ _____	19. Contingent Beneficiary(ies) of the Annuitant. (Add separate sheet signed by policy owner for additional names.) Full Name(s) Relationship to Annuitant Social Security# _____ _____		

continued on back page

Part D - Certification

20. Replacement.

Does the Applicant or proposed annuitant have any other life insurance policies or annuity contracts inforce? Yes No

Is the policy applied for to replace or change any existing life insurance or annuity contract? Yes No (If "Yes" attach state replacement form(s) and exchange transfer form(s)).

21. Remarks.

22. Signature agreement.

(1) It is hereby represented that the above statements are complete and true to the best of my belief and knowledge. They should be part of the contract if one is issued. The applicant, if someone other than the proposed annuitant, agrees to be bound by all statements and answers made by the proposed annuitant on this application. (2) The agent taking this application has no authority to make, modify, alter or discharge any contract applied for. The agent cannot extend credit on behalf of the Company. (3) The Company shall incur no liability under any policy issued as a result of this application unless and until such a policy is delivered to the owner and the first premium paid while the annuitant is alive. If question #20 is answered "Yes", I confirm receipt of "Notice of Applicant" and/or other forms required by law.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

W9: I (We) certify, under the penalties of perjury, that the Social Security No.(s) or Tax ID(s) furnished on this form is true and correct.

Dated at _____ on _____ 20_____

Signature of Proposed Annuitant or Payee

Witness

Signature of Applicant or Owner (if other than proposed annuitant or payee)

(For Internal Use Only) Agent's Certificate

Agent (print name) _____

Agent, do you have any reason to believe that the Proposed Annuitant intends to drop or change any existing policy on his/her life in favor of the policy applied for? Yes No

I HEREBY CERTIFY that I personally solicited this application. I certify to the best of my knowledge: the Annuitant and Owner signed this Application and I have explained the terms of this policy.

Agent's signature _____ Code # _____ Phone # _____

GA'S Certificate

GA's Name (print name) NESTEGG BUILDERS

This application was solicited and written by a licensed agent of my agency.

GA's Signature _____ Code # 01538 Phone # 800-509-0661



Request for Policy/Account Transfer or Exchange of Assets (ANNUITY AND LIFE USE ONLY)

1. Current Trustee/Insurance Company/Financial Institution ("FI")

Street Address of Current Trustee/Ins. Co./FI

Address line 2

City State Zip of Current Trustee/Ins. Co./FI

Telephone Number of Current Trustee/Ins. Co./FI

2. Policy Owner/Account Owner Name(s)

Additional Owner Name

Policy/Account Number(s)

Owner Social Security Number(s) or Tax I.D. Number(s)

Annuitant/Insured Name(s) (if other than owner)

3. TRANSFER INSTRUCTIONS:
 Please transfer the policy/account values indicated below:
 Partial: Transfer policy/account value totaling \$, or %
 Complete: Transfer all policy/account values. Surrender if an annuity/life policy.
FOR FULL 1035 EXCHANGES: I, the owner, absolutely assign and transfer to PLIC all rights and interest in the above noted policy/certificate for the sole purpose of effecting a transfer exchange under Section 1035 of the Internal Revenue Code.
 When should the transfer occur?
 Transfer policy/account values immediately.
 Transfer policy/upon maturity date
 (If transferring Annuity policy go to #4. If transferring Life policy go to #7)

6. RETIREMENT PLAN TO AN IRA:
 (To be completed only if rolling a Retirement Plan to an IRA)
 Plan Termination Death Disability
 Separation from Service Over Age 59 1/2 Divorce
 (Skip #7 and #8, proceed to #9)

4. NON-QUALIFIED TYPE OF TRANSFER:
 Non-Qualified Policy/Account Values, 1035 Exchange
 Non-Qualified Funds, Non-1035 Exchange from:
 Mutual Fund Bank CD Other Non-Qualified Asset

7. TRANSFER FROM: (To be completed for Life policy transfer)
 Life Policy Mutual Fund Bank CD Other Non-Qualified Asset

5. QUALIFIED TYPE OF TRANSFER:
 Year first Roth contribution or conversion was made for: _____

From:	To:
<input type="checkbox"/> IRA, SEP	<input type="checkbox"/> IRA, SEP
<input type="checkbox"/> Tax-Sheltered Annuity (403(b))	<input type="checkbox"/> Roth IRA
<input type="checkbox"/> 401(k) Qualified Savings Plan	<input type="checkbox"/> Other
<input type="checkbox"/> Roth IRA	
<input type="checkbox"/> Sec - 457 Plan	
<input type="checkbox"/> Pension	
<input type="checkbox"/> Other _____	

8. ELECTION DISCLOSURE: (To be completed for Life policy transfer)
 If funds are being exchanged, rolled over, or transferred into a new PLIC Life policy and the application is approved, I select the following coverage option (check one, and Initial):
 (initial) _____ I want my PLIC coverage to begin at the date my application is approved by the PLIC Home Office. I have paid at least two monthly premiums with my application, or I have paid at least one monthly premium and have authorized PAC draft from my financial institution account to pay monthly premiums.
 (initial) _____ I want my PLIC coverage to begin as of the date both my application is approved by the PLIC Home Office, and the PLIC Home Office receives the surrendered/transferred funds from the current custodian. I agree PLIC will provide no coverage until that date.

9. REQUIRED MINIMUM DISTRIBUTION (RMD) INFORMATION FOR QUALIFIED PLANS ONLY:

A) Have you reached age 70 1/2 or older in this calendar year?
 YES NO (If the Answer to A, is NO, Disregard B & C.)

B) Have you satisfied your RMD for this taxable year from the distributing plan?
 YES NO (If the Answer to B is YES, Disregard C.)

C) I direct the present custodian/trustee/insurer to: Distribute my RMD to me before transferring my Qualified funds or Transfer the entire amount. The RMD has been or will be made from another account or Retain RMD amount for later distribution.

NOTICE REGARDING REPLACEMENT OF AN ANNUITY OR LIFE INSURANCE POLICY: In regards to the Replacement of an Annuity or Life Insurance Policy. You should make a careful comparison of your existing policy and the proposed benefits. To make certain you understand the facts, ask the company or agent that sold you your existing policy to give you information about it. Then you can be sure you are making a wise decision.

FOR ALL TRANSFERS: As the owner of the account indicated above, I request the above transfer to PLIC. I represent and warrant that said policy/account has not been assigned or pledged as collateral and is not subject to any lien, encumbrance, or legal proceedings of any kind, including bankruptcy. I am responsible for continuing any premium payment for my current policy/account (if necessary to keep the policy/account in force) until the surrendering company mails the policy/account proceeds to PLIC. I further agree that PLIC is not responsible for the tax effect of this transfer. I am responsible for all surrender charges and/or fees that result from this transfer. Please do not withhold any amount for taxes from the proceeds unless requested by me to do so or as otherwise required by law.

W9: I (We) certify, under the penalties of perjury, that the Social Security Number(s) or Tax ID(s) furnished on this form is true and correct.
 My Annuity Life policy is: Enclosed Lost / Destroyed: I certify the above policy is lost or destroyed

Signed this _____ day of _____, 20____ at _____

 Signature of Agent

 Signature Guarantee (For transfers from mutual funds and/or other securities.)

 Signature of Policy Owner(s) (Assignor)

 Signature of Joint Owner

 Signature of Insured (life policy only)

ACCEPTANCE BY HOME OFFICE: Presidential Life Insurance Company (PLIC) acknowledges that an application has been received from the Owner to establish an account for this transaction to the extent shown above. PLIC will accept the 1035 exchange, transfer or rollover shown to be credited to the account of the Owner. When the Section 1035(a) exchange is completed, please provide us with pre- and post-TEFRA cost basis in the policy. For 403(b), please provide year-end account balances for 1986 _____ and 1988 _____ by copy of this letter.

Make check payable to: PRESIDENTIAL LIFE INSURANCE COMPANY • 69 Lydecker Street • Nyack, NY 10960 • FBO the owner(s) noted above.

 Authorized Signature/Vice President - Donna M. Jones

 Date

PLIC - Annuity & Life Transfer Form (09-07-07) Transfer-Exchg

PRESIDENTIAL LIFE INSURANCE COMPANY



69 LYDECKER STREET
NYACK, NEW YORK 10960
(845) 358-2300
(800) 926-7599

Partial 1035 Exchanges to Divide Existing Annuity Contracts

Important Notice (Non-qualified Annuity Contracts)

Generally, the Internal Revenue Code (IRC) permits a taxpayer to fully or partially transfer an annuity contract's cash value from one insurance company to another without recognizing a taxable event.

However, the IRS issued Internal Revenue Bulletin (I.R.B.) 2008-13 containing Revenue Procedure (Rev. Proc.) 2008-24, and it became effective for partial 1035 exchange transactions after June 30, 2008. Rev. Proc. 2008-24 modified the IRC 1035 exchange rules for partial exchanges involving non-qualified annuity contracts.

Rev. Proc. 2008-24 states in general: Subsequently annuity surrenders or annuitization requests from/of either contract, the partially replaced contract or the new contract, that occur within the 12 month period following the exchange transaction date, may cause a taxable event to occur on the amount so exchanged, to the extent of interest earnings in the original contract.

We strongly encourage anyone who wishes to make a partial 1035 exchange, and who is contemplating a partial surrender or an annuitization from/of either contract, within the 12 month period following the exchange transaction date, to consult with a tax professional of their choice, to review their particular situation and determine if this partial 1035 exchange is appropriate for their individual needs. By signing this form, you agree and understand that Presidential Life Insurance Company and its affiliates shall not be held responsible for any adverse tax consequences or rulings resulting from such a partial 1035 exchange.

Contract Owner's Signature _____ Date _____

Joint Owners Signature (if applicable) _____ Date _____

PRESIDENTIAL LIFE INSURANCE COMPANY
NYACK, NEW YORK 10960

The USA Patriot Act
Anti-Money Laundering (AML) Program
Customer Notification

As result of the USA Patriot Act, signed into law on October 26, 2001 and effective after May 2, 2006, insurance companies that issue life insurance and annuity products which present a heightened risk of money laundering, terrorist financing or other illicit activity are required to establish anti-money laundering (AML) programs. The Financial Crimes Enforcement Network (FinCen), a division of the US Department of the Treasury, issued these requirements.

Under the USA Patriot Act's Customer Identification Program (CIP), we are required to verify identity of the parties to an annuity contract or a life insurance policy. Formal identifying documents such as a State driver's license or other identifying documents that confirm party identity will be examined. All selling agents must complete the (CIP) form and know the customer with whom they are dealing with, when transacting in Presidential Life Insurance Company (PLIC) life and annuity products.

Under this Act and it's AML provisions, Presidential Life Corporation and its wholly owned subsidiary Presidential Life Insurance Company ("The Companies"), may prohibit or limit certain forms of customer identification and premium payment(s). The Companies' reserve the right to reject customer identification and premium payment(s). Rejected premiums will be returned to the premium payer.

The Companies and its agents share an important responsibility to comply with the USA Patriot Act and its applicable anti-money laundering rules. Under Federal law, violation of anti-money laundering laws can expose those responsible to substantial civil and criminal penalties including, but not limited to fines and imprisonment.

Agency

PRESIDENTIAL LIFE INSURANCE COMPANY
NYACK, NEW YORK 10960

USA Patriot Act
Customer Identification Program (CIP)
(Agent Certification Form)

Customer/Owner Photo Identification (ID)

Client/Owner Name: _____

Natural Person(s)

U.S. Driver's License Passport Green Card Other _____

Identification (Current)

Issuer _____ Number _____

Date _____ Expiration Date _____

Non-Natural Person/Entity (Trust, Business, Retirement Plan, Estate, etc.)

Non-Natural Person/Entity _____

Entity Legal Representative(s) _____ (Photo ID – see above)

Selling Agents must review Natural Persons and Non-Natural Person/Entity identity documentation, and documentation granting legal authority to the representative(s) listed above (trust instrument, articles of incorporation, business license, letters of testamentary, power of attorney, etc.), retain copies in their files, and be able to produce them on request (see required documentation list and treatment – Reverse Side).

Other Information

	Never Met (Personally)	Recently Met (Personally)	Know Well (yrs.)	Know Slightly (yrs)	Relative (relationship)
Owner(s)					
Annuitant(s)/Insured					
Beneficiary(s)					
Annuity Payee(s)					
Premium Payer					

How was customer referred to agent: _____

Natural Owner(s)

- I certify that I personally met with the Owner(s) and reviewed their identification documents. To the best of my knowledge the documents accurately reflect the identity of the Owner(s).
- I did not meet in person with Owner(s) or, I was otherwise unable to personally review the owner(s) identification documents. I certify that, to the best of my knowledge, the identification information provided by the Owner(s) either by mail or phone is accurate.

Non-Natural Person/Entity

- I certify that I personally met the legal representative(s) of the Non-Natural Person/Entity and reviewed the representative(s) and Non-Natural Person/Entity identification documents. To the best of my knowledge the documents accurately reflect their identities and the legal authority of the representative.
- I did not meet the legal representative(s) of the Non-Natural Person/Entity or I was otherwise unable to personally review the representative(s) and Non-Natural Person/Entity identification documents. I certify that, to the best of my knowledge, their identification information and the representative's legal authority provided by the representative either by mail or phone is accurate.

Selling Agent _____ **#** _____ **Date** _____

Note: Failure to complete this form in it's entirety or outright refusal by the prospective customer to consider completing this form may cause the customer to become the subject of a Suspicious Activity Report (SAR) filed with the US Treasury's Financial Crimes Enforcement Network (FinCEN) whether they purchase a contract/policy or not.

PRESIDENTIAL LIFE INSURANCE COMPANY

NYACK, NEW YORK 10960

Required Documentation List For Identity Verification of Owners

Individual(s) Owned Contracts/Policies	
US Persons: US Citizens or Non-US Citizens that are legal residents of the US	Copy of State-issued unexpired driver's license, passport or any other unexpired government-issued identification evidencing nationality or residence and bearing a photograph. Maintain in Selling Agent file and carrier reserves right to receive a copy of identification if deemed necessary.
Non-US Persons: Persons who are not US Citizens and not legally residing in the US	Copy of unexpired foreign passport, Employment Authorization Card, any other foreign government issued ID evidencing nationality or residence and bearing a photograph. Maintain in Selling Agent file and carrier reserves right to receive a copy of identification if deemed necessary.
Custodial, Guardianship Persons, or Power of Attorney (POA)	If product is purchased under a custodial, guardianship or power of attorney arrangement, the ID of the custodian/guardian/power of attorney (POA) must be documented and verified (See above: for US Persons and Non-US Persons). In addition, competent individuals who grant POA authority are also subject to ID requirements. Maintain copies in Selling Agent file, document copies must be submitted with the application.

Non-Natural Person/Entity Owned Contracts/Policies	
Domestic Trust	The first and last pages of trust indicating trust's name and current trustee(s) and tax identification number (TIN). Maintain copies in Selling Agent file and submitted copies with the application. Carrier reserves right to receive a complete copy of the trust instrument if deemed necessary.
Offshore Trust	A complete copy of the trust document must be submitted with the application.
Privately-Held Corporation or S-Corporation	Copy of any one of the following: Articles of Incorporation, Certificate of Incorporation, State-issued Business License or Receipt of State Filing (documents must bear the state stamp but a raised seal is not required). Maintain in Selling Agent file and carrier reserves right to receive a copy of the documents if deemed necessary.
General Partnership, Limited Partnership and Limited Liability Partnership	Copy of fully executed partnership agreement. Maintain in Selling Agent file and carrier reserves right to receive a copy of the agreement if deemed necessary.
Limited Liability Company (LLC)	Copy of Limited Liability Company (LLC) Operating Agreement and/or certificate evidencing filing with state government. Maintain in Selling Agent file and carrier reserves right to receive a copy of Operating Agreement or certificate if deemed necessary.
Sole Proprietorship	See individually owned contracts/policies
Schools, Churches and Charities	An IRS letter evidencing the tax-exempt status of the school, church or charity, a copy of the 501(c) and a copy of the organizational documents required for that particular entity. Maintain in Selling Agent file and carrier reserves right to receive a copy of documents if deemed necessary.
Other Foreign Business	Copy of the government-issued documentation that certifies the existence of the business. Maintain in Selling Agent file and carrier reserves right to receive a copy of documents if deemed necessary.
Qualified Retirement Plans	Copy of trust agreement and or plan documents. Maintain in Selling Agent file and carrier reserves right to receive a copy of documents if deemed necessary.

PRESIDENTIAL LIFE INSURANCE COMPANY

NYACK, NEW YORK 10960
(800-926-7599)

Annuity Purchase Suitability

This questionnaire is designed to help determine if your purchase of a Presidential Life Insurance Company fixed deferred or immediate annuity contract is suitable for your individual financial circumstances. The questionnaire is merely an aid and not intended to be a statement as to the determination of your final suitability. You have a legal right to not answer questions pertaining to your suitability (see consumer applicant's acknowledgement). However, the Company may elect not to issue the annuity contract being applied for.

Consumer Applicant's Acknowledgement (Check one)

NOTE: Consumers with \$500,000 (aggregate) Premium must complete this form.

- I elect to **complete** the annuity suitability questionnaire. I believe the Presidential Life Insurance Company annuity contract is suitable for my financial circumstances and I acknowledge receipt of the appropriate annuity product brochure.
- I elect to **not complete** the annuity suitability questionnaire. However, I believe the Presidential Life Insurance Company annuity contract is suitable for my financial circumstances. I also acknowledge receipt of the appropriate annuity product brochure and the NAIC or my State approved Annuity Buyer's Guide.

Your election to not complete this annuity purchase suitability questionnaire may limit your rights to consumer protections afforded by your resident State regarding annuity contract purchasing. Electing to not complete this questionnaire results in the Company's official recommendation to not purchase this specific annuity in satisfaction of the NAIC 275 – 1 rule (as amended) or other applicable State requirement alleviating the Company from determining annuity purchase suitability.

Consumer Applicant's Signature _____ Date _____
(Owner(s))

_____ Date _____

Consumer Applicant's Signature _____ Date _____
(Annuitant, if other than Owner)

General Information	
1. Owner's Name: _____	2. Owner Age: _____
3. Joint Owner's Name: _____	4. Premium Amount: _____
Financial Information	
5. Annual Income: <input type="checkbox"/> \$0-\$24,999 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000+	
6. Please list the amount of each current investable asset listed below. This should exclude home, automobile and personal property.	
Variable Annuities \$ _____	Certificates of Deposit \$ _____
Fixed Annuities \$ _____	Stocks/Bonds/Mutual Funds \$ _____
Cash \$ _____	Retirement Plan Assets \$ _____
Other \$ _____	
7. Net Worth ¹ :	
<input type="checkbox"/> \$0-\$49,999	<input type="checkbox"/> \$50,000-\$99,999
<input type="checkbox"/> \$150,000-\$199,999	<input type="checkbox"/> \$200,000-\$249,999
<input type="checkbox"/> \$400,000-\$549,999	<input type="checkbox"/> \$550,000-\$699,999
<input type="checkbox"/> \$850,000-\$999,999	<input type="checkbox"/> \$1,000,000+
¹ Net Worth is your total assets (excluding home and automobile) less total debts.	
Federal Tax Bracket	
8. <input type="checkbox"/> 10% <input type="checkbox"/> 15% <input type="checkbox"/> 25% <input type="checkbox"/> 28% <input type="checkbox"/> 33% <input type="checkbox"/> 35% <input type="checkbox"/> Other: _____	

Financial Situation and Needs

9. Have you ever owned any of the following? (Check all that apply)

- Fixed Annuities
- Variable Annuities
- Certificates of Deposit
- Stocks/Bonds/Mutual Funds

10. In purchasing this product, what are your financial objectives? (Check all that apply)

- Immediate Income
- Future Income
- Tax Deferral
- Growth with income later
- Growth with possible income later
- Pass on to beneficiaries
- Guarantees provided
- Other: _____

11. What source will you use for this annuity's premiums? (Check all that apply)

- Annuity
- Life Insurance
- Current Income
- Cash
- Certificates of Deposit
- Bank Account
- Other: _____

12. Other than the money you will use to purchase this annuity contract, do you have sufficient available cash, assets, or other sources of income for your monthly living expenses and possible emergencies for a period of 6 months? Yes No If no, please explain: _____

13. How would you describe your risk tolerance for this annuity purchase?

- Conservative
- Moderate
- Aggressive

14. Are you replacing a current contract or policy? Yes No

If Yes:

a. Why? (Check all that apply)

- Interest Rates
- Guaranteed Lifetime Income
- Policy Guarantees
- Other: _____

b. Have you exchanged another annuity within the last 36 months? Yes No

c. As a result of this replacement, will you be subject to any of the following? (Check all that apply)

- Surrender charge
- Loss of living benefit
- Additional rider charges
- New surrender period
- Loss of other benefit
- Additional advisory fees
- Loss of death benefit
- Increased fees
- Other: _____

Financial - Objectives Statement (check all that apply A or B)

15. A. Deferred cash value annuity

- Capital preservation
- Federal & State Income Tax deferral
- Access to cash value
- Other: _____

B. Immediate non-cash value annuity

- Guaranteed life-time income
- Retirement income supplement
- Tax advantaged income (non-qualified annuities only)
- Estate transition planning
- Other: _____

16. Additional Agent comments regarding annuity purchase suitability:

Agent's Statement

I certify; (a) I provided the consumer applicant a copy of the appropriate annuity product brochure and, (b) I made no representations that conflict with the annuity product brochure nor made promises regarding the future value of the annuity contract. Based on the information disclosed above and my best professional effort, I determine that the purchase of the annuity is suitable to meet the consumer applicant's objectives and needs.

I delivered the NAIC Annuity Buyer's Guide or other State required Annuity Buyer's Guide to the Annuitant.

Agent's Signature _____

Date _____