

OWNER (All Policyholder correspondence will be sent to this address.)

Name: _____ Sex: Choose One Age: _____ DOB: _____
 Address: _____ Married Single Civil Union Partner SSN: _____
 Daytime Phone: _____

JOINT OWNER (Optional. Non-Qualified Annuities only.)

Name: _____ Sex: Choose One Age: _____ DOB: _____
 Married Single Civil Union Partner SSN: _____ Daytime Phone: _____

ANNUITANT (if different from the Owner.) Upon the death of the Annuitant, Owner may designate a new Annuitant. If no designation is made within 30 days of the death of the Annuitant, the Owner will become the Annuitant.

Name: _____ Sex: Choose One Age: _____ DOB: _____
 Address: _____ Daytime Phone: _____ SSN: _____
 Relationship to Owner: _____

OWNER'S BENEFICIARY DESIGNATION - In the event of death of Owner, surviving Joint Owner becomes Primary Beneficiary.

If you do not want the Joint Owner to be the Primary Beneficiary, check here and name Beneficiary below.

Primary Beneficiary: Name: _____ Relationship: _____
 Contingent Beneficiary: Name: _____ Relationship: _____

INTEREST RATE (Interest is credited and compounded daily to achieve the annual rate. The minimum guaranteed interest rate for the life of your policy is _____%.

The Interest Rate on the Initial Premium is _____% for _____ year(s).

PURCHASE PAYMENT

Policy Number: _____ Policy Date: _____
 Initial Premium Payment: \$ _____ Annuity Date: _____
PLAN TYPE (required): Non-Qualified Qualified
Tax-Qualified Plans: Traditional IRA SEP IRA Roth IRA 401 (Corporate Plan) 403(b) TSA Other: _____
 Check one: Initial Contribution for Tax Year _____ Transfer Rollover Roth IRA Conversion Year _____

SIGNATURES Checks must be made payable to Western National Life Insurance Company.

Do you have any existing life insurance policies or annuity contracts? Yes No
 Will this annuity replace, discontinue or change any existing life insurance or annuity contract issued by any company? Yes No (If yes, complete the following.) Company _____ Policy No. _____
 Are you an active duty service member of the United States Armed Forces? Yes No

I understand this annuity is not federally insured. I have read and understand the important disclosures located on the reverse of this application. I represent that all statements and answers in this application are complete and true, on my behalf and any person who may claim any interest under this policy.

X _____ X _____
 Owner's Signature Joint Owner's Signature (if applicable)

Signed at (city/state): _____ on (date): _____

REPRESENTATIVE INFORMATION

To the best of my knowledge the applicant has an existing life insurance policy or annuity contract. Yes No
 Do you have any reason to believe this annuity will replace, discontinue or change any existing life insurance or annuity? Yes No
 As agent, have you complied with all State Replacement Regulations and completed all required State Replacement forms? Yes No
 By signing this form, I certify that I have truly and accurately recorded herein the information provided by the applicant.

X _____ NestEgg Builders
 Licensed Agent's Signature Agency Name and Number
 State Lic.#: _____ Agent#: _____
 Licensed Agent (Print name)

DISCLOSURES

REDEMPTIONS FROM OPTIONAL RETIREMENT PROGRAMS AND OTHER PLANS: Distributions from employer-sponsored retirement programs, including optional retirement programs, will be subject to any limitations imposed by the plan.

For Louisiana Optional Retirement Program Participants Only: For participants in the Louisiana Optional Retirement Program, withdrawals are limited by the plan and must take the form of an annuity payable over your lifetime or the joint lifetime of you and your beneficiary.

For Texas Optional Retirement Program Participants Only:

- Benefits in the Texas Optional Retirement Program vest after one year and one day of participation in one or more optional retirement plans.
- Benefits under the Texas Optional Retirement Program are available to you only after you attain the age of 70 ½ years, or terminate participation by death, retirement, or termination of employment in all Texas institutions of higher education.
- Western National Life Insurance Company (WNLIC) will require written verification from the program administrator of your qualification for any requested redemption of any annuity benefits purchased under the Texas Optional Retirement Program.

California Senior Disclosure: Please be advised that the sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity, or other asset to fund the purchase of this product may have tax consequences, early withdrawal penalties, or other costs or penalties as a result of the sale or liquidation, and you may wish to consult independent legal or financial advice before selling or liquidating any assets and prior to the purchase of any life or annuity products being solicited, offered for sale, or sold.]

FRAUD WARNING

[In some states we are required to advise you of the following: Any person who knowingly intends to defraud or facilitates a fraud against an insurer by submitting an application or filing a false claim, or makes an incomplete or deceptive statement of a material fact, may be guilty of insurance fraud.

Arkansas, North Dakota, South Carolina, South Dakota, and Texas Residents Only: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, commits insurance fraud, which may be a crime and may subject the person to civil and criminal penalties.

Colorado, Kentucky, Kansas, New Mexico, Ohio, and Pennsylvania Residents Only: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

District of Columbia Residents Only: 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.

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

New Jersey Residents Only: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Maine, Tennessee, Virginia and Washington Residents Only: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Oklahoma Residents Only: Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claims for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Policy Number: _____

This is a summary of the provisions of your annuity, but it is not a part of your contract. Your annuity policy contains complete details.

The WNL Flex 5 Annuity is a flexible premium deferred annuity which offers a premium guarantee backed by Western National Life Insurance Company ("Company"). The premium guarantee provides that your value at cancellation will be equal to or greater than your premiums paid, less any previous withdrawals of interest or premium payments.

Initials (Select only one interest rate option.)

_____ **1 Year Effective Annual Interest Rate (1-Year Guarantee):** The present effective annual interest rate on the initial premium is _____% and is guaranteed to be in effect for one year from the Policy Date. This rate includes a _____% enhancement to the current credited interest rate and is payable for the first twelve (12) months only. After twelve months, the enhancement is no longer payable. To achieve this rate, the initial premium must be left in the annuity for a full year without any withdrawals. Additional premiums will be credited with the then current interest rate. Interest is credited and compounded daily to achieve the annual rate.

_____ **3 Year Effective Annual Interest Rate (3-Year Guarantee):** The guaranteed effective annual interest rate on the initial premium is _____% for years one through three. This rate includes a _____% enhancement to the current credited interest rate and is payable for the first three (3) years only. After three years, the enhancement is no longer payable. To achieve this rate, the initial premium must be left in the annuity for a full year without any withdrawals. Additional premiums will be credited with the then current interest rate. Interest is credited and compounded daily to achieve the annual rate.

_____ **5 Year Effective Annual Interest Rate (5-Year Guarantee):** The guaranteed effective annual interest rate on the initial premium is _____% for years one through five. To achieve this rate, the initial premium must be left in the annuity for a full year without any withdrawals. Additional premiums will be credited with the then current interest rate. Interest is credited and compounded daily to achieve the annual rate.

Guaranteed Minimum Interest Rate: (The current guaranteed minimum interest rate is predetermined by the Company.) The effective annual interest rate for each premium will be declared from time to time by the Company's Board of Directors and is guaranteed to always be at least _____%. This guaranteed minimum interest rate will remain in effect for the life of your policy and is not subject to change.

Withdrawal Privileges: After 30 days from the Policy Date, you may take multiple penalty-free withdrawals each year not exceeding in total the greater of (1) the accumulated interest earned or (2) up to 15% of the previous anniversary annuity value. If you do not use all of the 15% free withdrawal percentage in a policy year, you may carry over the unused portion to the next policy year up to a maximum of 20% of the previous anniversary annuity value. Withdrawals in excess of the permitted free withdrawals are subject to an early withdrawal charge for five years from the date of receipt of each premium.

Years from Payment	1	2	3	4	5	Thereafter
Charge	9%	8%	7%	6%	5%	0%

(% of Premium Withdrawn)

By signing below, I/we acknowledge that I/we have read and understand the above items, including the information on the back of this form, have received a copy of this acknowledgement and certify that I/we have paid an initial premium of \$ _____ to purchase a WNL Flex 5 Annuity from Western National Life Insurance Company. I/we further certify that my/our financial objectives and situation were assessed and that this annuity is suitable for me/us.

A sales illustration was was not presented to me.

Signed this _____ day of _____, _____.

AGENT'S NAME (Please Print)

OWNER'S NAME (Please Print)

JOINT OWNER'S NAME, IF ANY (Please Print)

AGENT'S SIGNATURE

OWNER'S SIGNATURE

JOINT OWNER'S SIGNATURE, IF ANY

1. PERSONAL INFORMATION	
Owner: _____ Annuitant (if different from owner): _____ Address: _____ City/State/Zip: _____	Joint Owner: _____ Social Security Number: _____ Phone: _____
2. CONTRACT/POLICIES TO BE TRANSFERRED	
Account/Policy Number _____ The above contract(s) is <input type="checkbox"/> enclosed <input type="checkbox"/> misplaced	Company _____ Address _____ Phone _____
3. TYPE OF WITHDRAWAL	
<input type="checkbox"/> Total withdrawal FROM <input type="checkbox"/> Annuities <input type="checkbox"/> Life Insurance <input type="checkbox"/> Partial Withdrawal _____	
4. SOURCE OF TRANSFER (For Direct Rollovers, use form number WNL 175)	
TYPE OF REQUEST <input type="checkbox"/> Trustee-to-Trustee Transfer <input type="checkbox"/> IRA/SEP <input type="checkbox"/> Roth IRA <input type="checkbox"/> Other _____ <input type="checkbox"/> Liquidate on maturity date of _____ <input type="checkbox"/> Immediately (Before the maturity date, I understand there may be a penalty.) <input type="checkbox"/> Non-Qualified Funds (Non-Insurance) <input type="checkbox"/> Certificate of Deposit: <input type="checkbox"/> Before the maturity date, I understand there may be a penalty <input type="checkbox"/> On the maturity date of _____ <input type="checkbox"/> Mutual Fund / Money Market Participants who are age 70 1/2 or older may be required to take a required minimum distribution prior to completing this transaction, if this is a complete transfer. <input type="checkbox"/> IRC Section 1035(a) Non-Taxable Exchange of Non-Qualified Funds (For partial exchanges, use form WNL 163.)	
ABSOLUTE ASSIGNMENT I do absolutely assign and transfer the above identified life/annuity contract to Western National Life Insurance Company (WNLIC), its successors and/or assigns, along with any and all claims, options, privileges, rights, title, and interest therein, and subject to all conditions of such contract as consideration and in exchange for an annuity contract to be issued by WNLIC in conformance with section 1035 of the Internal Revenue Code. All power, election, appointments, options or rights exercisable by me as owner of the contract (including the right to surrender this contract) are now exercisable by WNLIC, subject to acceptance by the issuing company. The contract I am assigning is not subject to any prior assignment. It is not subject to proceedings in bankruptcy, federal tax levy, collection proceedings or any other legal action. There is no outstanding loan on the contract. No coverage takes effect with WNLIC because of this assignment or any application for an WNLIC policy. The policy issued by WNLIC will be deemed to be issued in exchange for the contract listed above when the proceeds of such contract are received by WNLIC and applied to its policy. If a claim should arise before payment of the surrender value in full is received by WNLIC, the undersigned understands no insurance has taken effect with WNLIC and the undersigned agrees to look solely to the insurer of the contract number noted above for relief. For ALL 1035 Exchanges, please provide the cost basis information for the current policy.	
5. SIGNATURES	
I understand and agree that if I establish more than one non-qualified annuity contract with Western National Life Insurance Company (WNLIC) in the same calendar year, WNLIC will be required to treat all such contracts as a single contract for tax purposes. Such policies are referred to as "serial policies." I understand and agree that this means that because serial policies are treated as one policy, all interest must be withdrawn and taxes paid on each policy in succession before any withdrawals of principal are allowed. I also understand and agree that an exchange of one non-qualified annuity contract for multiple non-qualified annuity contracts issued by more than one insurance company may not qualify for treatment as a nontaxable Section 1035 exchange of contracts. I hereby authorize WNLIC to rely upon the information provided by the current insurer, trustee, or custodian, and to assume, in the absence of such information, that more restrictive and/or less beneficial tax rules apply to the amounts transferred. I request that the above referenced contract/policy/account(s) be liquidated and transferred to Western National Life Insurance Company. I am aware of any penalties or surrender charges that will result from this liquidation by the previous company. I am further aware that any tax consequences of this transaction are solely my own and that I may wish to consult my tax advisor.	
Contract Owner: _____	Date: _____
Joint Owner: _____	Date: _____
Spouse/irrevocable Beneficiary (if any) _____	Date: _____
Witness to all signatures: _____	Date: _____
6. ACCEPTANCE	
For transfers of tax-qualified funds, the new contract must meet the same Internal Revenue Code requirements as the existing contract. On the above authorization and/or assignment, please liquidate the above assets. Assets will be accepted in new contract # _____ or existing contract # _____ Make check(s) payable and mail to: Western National Life Insurance Company FBO: _____ SSN: _____ P.O. Box 2754 Dept 16 Amarillo, Texas 79105-2754 Or if IRA Transfer Western National Life Insurance Company FBO: _____ _____ _____ _____ By: _____ Date: _____ Western National Life Representative/Title	

Partial Withdrawal and Assignment of Proceeds to:

TO BE COMPLETED ON THE EXISTING CONTRACT:		Proceeds being assigned (please complete only one line)
CONTRACT NO.: _____		
OWNER(S): _____	_____ % (Gross)	(percent of current value to be withdrawn prior to application of surrender or early withdrawal charges)
SSN OR TAX ID NO.: _____		
ADDRESS: _____		
PHONE NO. _____		OR
ANNUITANT: _____	_____ % (Net)	(percent of current value I desire to have sent to new insurer after surrender or early withdrawal charges) OR
EXISTING INSURER'S NAME/ADDRESS/PHONE:		
_____	\$ _____	(Gross) OR
_____	\$ _____	(Net)

Instructions:

To the Existing Insurer: It is my desire to withdraw a part of the proceeds of my existing contract as described above and assign those proceeds to Western National Life Insurance Company in an exchange intended to qualify under Section 1035(a) of the Internal Revenue Code. My signature below is authorization to withdraw from my contract the proceeds described above and pay those funds directly to Western National Life Insurance Company.

To the New Insurer: I hereby transfer and assign to Western National Life Insurance Company the above-described proceeds from my existing annuity contract, subject to your acceptance. Please issue a new contract upon your receipt of the proceeds. The Owner and Annuitant on the new contract will be the same as on the existing contract.

I UNDERSTAND THAT UPON RECEIPT OF THE PROCEEDS BY WESTERN NATIONAL LIFE INSURANCE COMPANY, THE PROCEEDS WILL BE APPLIED AS AN INITIAL PREMIUM FOR THE NEW ANNUITY CONTRACT. The proceeds assigned shall not be considered a premium until the assigned proceeds are actually received by Western National Life Insurance Company. A contract will not be in effect until the first premium is paid. If a claim should arise before payment of the initial premium is received by Western National Life Insurance Company, I agree to look solely to the issuer of the existing contract noted above for relief.

I understand that by executing this assignment, I irrevocably waive all rights, claims and demands under the existing contract in regard to those proceeds assigned to Western National Life Insurance Company.

I understand that the exact amount of the proceeds may vary depending upon the date of the partial transfer, and I agree to execute any additional documents required to complete the transfer.

To the extent that Section 1035 of the Internal Revenue Code permits certain nontaxable partial exchanges of annuity contracts, it is my intention that said partial exchange qualify as a Section 1035 exchange. As such, I affirm that it is not my desire or intention to avoid the 10% premature withdrawal penalty imposed by Section 72(q) by virtue of said partial exchange.

I understand that my tax basis in the above-referenced annuity contract shall be allocated to said partial exchange on a pro-rata basis after the assessment of any surrender or early withdrawal charge due to the existing insurer. I agree to the transfer of a pro-rata part of my tax basis to Western National Life Insurance Company based on the methodology disclosed herein.

I represent that the existing contract is not subject to any prior assignment; the contract is not subject to proceedings in bankruptcy, federal tax levy, or collection proceedings resulting from an unpaid assessment, or any other legal action; and that there is no outstanding loan on the contract.

I understand that a partial exchange is subject to applicable tax rules and requirements, including but not limited to IRS Revenue Procedure 2008-24 which requires that the cost basis of the original contract be reduced pro rata by the amount of the exchange to the new contract. That guidance includes specific rules intended to prevent the use of partial exchanges to avoid tax obligations, and provides that any distribution from either the surrendering or receiving contract involved in a partial exchange within 12 months from the date of the exchange may result in the partial exchange being treated as a taxable withdrawal from the original contract rather than a tax-free exchange.

I represent and agree that Western National Life Insurance Company is furnishing this form and is participating in the transaction at my specific request and as an accommodation to me. I understand and agree that neither Western National Life Insurance Company nor its agent(s) make any representations concerning my tax treatment under Internal Revenue Code Section 1035 or otherwise, and that Western National Life Insurance Company has no responsibility or liability for the validity of the Assignment.

I understand that the transactions associated with the above-referenced existing annuity contract will be reported to the IRS by the existing insurer as a Section 1035 exchange, and that I will be responsible for any federal income tax consequences, interest and penalties, if any, associated with said transactions. Further, I agree to hold harmless and indemnify Western National Life Insurance Company and its affiliates from any federal income taxes that may be incurred, if any, as a result of said transactions associated with the above-referenced annuity contract.

I UNDERSTAND THAT THE CASH VALUE OF THE ASSIGNED PROCEEDS SHALL NOT BE CONSIDERED PART OF THE PREMIUM UNTIL THE ASSIGNED PROCEEDS ARE ACTUALLY RECEIVED BY WESTERN NATIONAL LIFE INSURANCE COMPANY. I FURTHER UNDERSTAND THAT AN ANNUITY CONTRACT WILL NOT COME INTO FORCE SIMPLY AS A RESULT OF THIS ASSIGNMENT.

Signed this _____ day of _____, 20____ at _____
CITY, STATE

WITNESS

SIGNATURE OF OWNER/ASSIGNEE

WITNESS

SIGNATURE OF CO-OWNER (IF APPLICABLE)

ACCEPTANCE
(To be Completed by the New Insurer)

To the Existing Insurer: The above-named individual has applied for a Non-Qualified Annuity with _____. We will accept the above-described assignment of a portion of the proceeds currently held in your contract for placement into the Non-Qualified Annuity established at _____. This transaction is to be accomplished in accordance with Internal Revenue Code Section 1035(a).

Please provide us with the pre and post 8/13/82 cost basis allocated to the partial exchange after assessment of any early withdrawal charges.

By: _____
Signature of Authorized Representative

Date

Printed Name of Authorized Representative

Checks should be made payable to Western National Life Insurance Company for the benefit of: _____
Name of Existing Contract Owner

SSN or Contract No: _____

Western National Life Insurance Company
P. O. Box 2754
Department 16
Amarillo, Texas 79105-2754

CUSTOMER INFORMATION

Policyowner / Plan Participant Name & Address

Current Insurer / Trustee / Custodian Name & Address

Telephone Number: _____

Social Security/Tax ID No.: _____

Policy/Account No.: _____

I elect to receive an eligible distribution as a Direct Rollover as described below. (Complete items 1,2,3,4 and 5 or 6). Please read the information provided on page 2 prior to completing this form.

1. Current Retirement Plan

- Qualified Employer Plan - IRC Sec. 401(a), 401(k), 403(a)
- Tax Sheltered Annuity - IRC Sec. 403(b)
- Tax Sheltered Custodial Account - IRC Sec. 403(b)(7)
- Individual Retirement Account or Annuity - IRC Sec. 408(a) or (b)
- Governmental 457(b) Deferred Compensation Plan

2. Basis for Distribution

- Termination of Plan (Not applicable to a TSA)
- Termination of Employment
- Total Disability - IRC Sec. 72(m)(7)
- Age 59 1/2 or Older
- Qualified Domestic Relations Order
- Other _____
(Explain)

3. Type of Distribution

- Partial, % _____ or \$ _____
- Total, full liquidation (Participants age 70 1/2 or older may be required to take a required minimum distribution prior to making a complete rollover.)

4. Direct Rollover to:

- Individual Retirement Annuity - IRC Sec. 408(b)
- Simplified Employee Pension - IRC Sec. 408(k)

5. Rollover to an existing contract, number _____

6. Rollover to a new contract, application attached.

Date _____

Signature & SSN of Plan Participant or Policy Owner _____

ACCEPTANCE

On behalf of Western National Life Insurance Company, we agree to accept the Direct Rollover identified above. Further, the rollover proceeds will be applied to the following type of contract _____

Traditional IRA, SEP

Please make check(s) payable and mail to:

Western National Life Insurance Company

FBO: (participant)
P.O. Box 2754, Dept. 16
Amarillo, Texas 79105-2754

SSN or Contract No. _____

Date _____

Authorized Officer and Title _____

LEGAL INFORMATION

The information in this notice applies to IRAs, Roth IRAs, and employer-sponsored plans, including tax-sheltered annuity arrangements and governmental 457 deferred compensation plans.

Direct Transfers

The accumulated value to be transferred may have been subject to sales and/or administration charges. The amount transferred will be subject to the terms of the Western National Life Insurance Company contract. You are responsible for any taxes or penalties due should this transaction not comply with the applicable IRC provisions. Please consult with qualified tax counsel prior to electing this transaction.

Although the amount transferred is in general not subject to withholding requirements because it is not includible in your gross income for the year of transfer, if this transfer does not comply with applicable legal requirements, you may be responsible for estimated tax payments if you do not have enough federal income tax withheld from income.

Eligible Rollovers

Most withdrawals from tax-favored retirement plans are eligible for rollover either to an IRA or to another plan if the receiving plan accepts such rollovers. Some plans do not accept rollovers of certain types of distributions. Check with the administrator of that plan about whether the plan accepts rollovers and, if so, the types of distributions it accepts.

Rollovers by Beneficiary

Only spousal beneficiaries are allowed to roll over distributions to an IRA or another plan. The receiving plan must accept such rollovers. Non-spousal beneficiaries are not allowed to roll over distributions.

Direct Rollovers

Any amounts under your employer-sponsored plan that will not be subject to federal income tax when distributed may be rolled over directly to an employer-sponsored plan, if such plan accepts such rollovers, or to an IRA.

Rollovers may be subject to the plan restrictions of the receiving plan. The new plan restrictions may be different, or more or less restrictive, than the plan from which the amounts were rolled. Check with the administrator of the receiving plan prior to making your decision in order to clearly understand what restrictions may apply.

Distributions Paid Directly to You

If the distribution you are rolling over was paid directly to you, you may roll over any pre-tax amounts to another employer-sponsored plan or to an IRA within 60 days. Any distributions of after-tax contributions paid directly to you may not be rolled over to another employer-sponsored plan. However, they may be rolled over to an IRA within 60 days.

Amounts Not Eligible For Rollover

Some amounts not eligible for rollover include amounts paid to non-spousal beneficiaries, amounts paid from a non-qualified (after-tax) annuity that is not part of your employer's plan, financial hardship withdrawals, and amounts paid from certain deferred compensation plans. In addition, non-deductible (after-tax) IRA contributions are not eligible for rollover to an employer-sponsored plan.

Policy Number (if any) _____

Yes No: Are you an active duty service member of the United States Armed Forces?

Instructions to Agents: This form must be provided to any prospective purchasers who you have reason to believe are an active duty (full-time) service member (officer or enlisted) of the United States Armed Forces (Army, Navy, Air Force, Marine Corps, and Coast Guard). This includes members of the National Guard and Reserve while serving under published orders for active duty or full-time training for 31 or more calendar days). See special instructions on the back of this form for Florida, Nevada, Ohio, and Vermont.

If you are considering the purchase of one of our annuity products, please review the following important information before purchasing:

- Subsidized life insurance is available to members of the Armed Forces from the Federal Government under the Servicemembers' Group Life Insurance program (also referred to as "SGLI"), under subchapter III of Chapter 19 of Title 38, United States Code.
- SGLI coverage is available in \$50,000 increments up to the maximum of \$400,000. SGLI premiums are currently \$.07 per \$1,000 of insurance, regardless of the member's age. More details may be obtained on-line at the following website: <http://www.insurance.va.gov/SgliSite/SGLI/SGLI.htm>.
- The product that is the subject of this disclosure is not offered or provided by the Federal Government, and the Federal Government has in no way sanctioned, recommended, or encouraged the sale of the product being offered.
- No person has received any referral fee or incentive compensation in connection with the offer or sale of the product that is the subject of this disclosure, unless that person is a licensed agent of Western National Life Insurance Company.

Neither Western National Life Insurance Company, nor its agents or representatives are authorized to give legal or tax advice. Please consult with your personal attorney or accountant regarding your particular situation.

If the solicitation or sale of this product occurred on a military installation, I was provided the Personal Commercial Solicitation Evaluation form DD Form 2885.

Signed this _____ day of _____, _____.

AGENT'S NAME
(Please Print)

OWNER'S NAME
(Please Print)

JOINT OWNER'S NAME, IF ANY
(Please Print)

AGENT'S SIGNATURE

OWNER'S SIGNATURE

JOINT OWNER'S SIGNATURE, IF ANY

Special Instructions

Florida: This form must be provided to any prospective purchasers who you have reason to believe are an active duty (full-time) service member (officer or enlisted) of the U. S. Armed Forces. This includes members of the reserve component (National Guard and Reserve) while serving under published orders for active duty or full-time training or in a drill status in the National Guard or U.S. Armed Forces Reserve. There is no exclusion for members of a reserve component performing under a military call or order that specifies less than 31 calendar days.

Nevada: This form must be provided to any prospective purchasers who you have reason to believe are (i) an officer or enlisted member of the U. S. Armed Forces who is on full-time duty in the active military service of the U.S., or (ii) is a member of a reserve component of the U.S. Armed Forces or the National Guard while serving under published orders for active duty or full-time training. There is no exclusion for members of a reserve component performing under a military call or order that specifies less than 31 calendar days.

Ohio: This form must be provided to any prospective purchasers who you have reason to believe are an active duty (full-time) officer or enlisted member of the U. S. Armed Forces, (including National Guard and Reserve members while serving under published orders for active duty or full-time training, for a period of 31 or more calendar days). The form must also be provided to an officer or enlisted member serving in the uniformed services under the Uniformed Services Employment and Reemployment Rights Act (USERRA), unless the service member is a member of the reserve component who is performing active duty or active duty for training for less than 31 calendar days. USERRA defines "service in the uniformed services" as performance of duty on a voluntary or involuntary basis including active duty, active duty for training, initial active duty for training, full-time National Guard duty, a period for which a person is absent from a position of employment for the purpose of an examination to determine the fitness of the person to perform any such duty, and a period for which a person is absent from employment for the purpose of performing funeral honors duty authorized by Section 12503 of Title 10 or Section 115 of Title 32.

Vermont: This form must be provided to any prospective purchasers who you have reason to believe are an active duty officer or enlisted member of the U.S. Armed Forces. Active duty means full-time duty in the active military service of the U. S. and includes members of the reserve component (National Guard and Reserve) while serving under published orders for active duty or full-time training or in a drill status in the National Guard or U. S. Armed Forces Reserves. There is no exclusion for members of a reserve component performing under a military call or order that specifies less than 31 calendar days.

IMPORTANT NOTICE: REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

This document must be signed by the applicant and the agent, if there is one, and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases, this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A *replacement* occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A *financed purchase* occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interest. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy or contract and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? YES NO
2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? YES NO

If you answered "yes" to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

	INSURER NAME	CONTRACT OR POLICY #	INSURED OR ANNUITANT	REPLACED (R) OR FINANCING (F)
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

The existing policy or contract is being replaced because _____

You have the right to return the policy or contract within 30 days of the delivery of the contract and receive an unconditional full refund of all premiums or considerations paid including any policy fees or charges or, in the case of a variable or market value adjustment policy or contract, a payment of the cash surrender value provided under the policy or contract plus the fees and other charges deducted from the gross premiums or considerations imposed under such policy or contract. However in Utah, for a variable or market value adjustment policy or contract, you may receive an unconditional full refund of all premiums or considerations paid.

I certify that I do do not have existing policies or contracts.

I certify that the responses herein are, to the best of my knowledge, accurate.

Applicant's Signature and Printed Name

Date

I certify that the responses herein are, to the best of my knowledge, accurate. I also certify that I only used company-approved sales material and that a copy of all sales material was left with the applicant.

Agent's Signature and Printed Name

Date

I do not want this notice read aloud to me. _____ (Applicants must initial only if they do not want the notice read aloud.)

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

PREMIUMS: Are they affordable?
Could they change?
You're older—are premiums higher for the proposed new policy?
How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES: New policies usually take longer to build cash values and to pay dividends.
Acquisition costs for the old policy may have been paid; you will incur costs for the new one.
What surrender charges do the policies have?
What expense and sales charges will you pay on the new policy?
Does the new policy provide more insurance coverage?

INSURABILITY: If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
You may need a medical exam for a new policy.
Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:

How are premiums for both policies being paid?
How will the premiums on your existing policy be affected?
Will a loan be deducted from death benefits?
What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT:

Will you pay surrender charges on your old contract?
What are the interest rate guarantees for the new contract?
Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:

What are the tax consequences of buying the new policy?
Is this a tax free exchange? (See your tax advisor.)
Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
Will the existing insurer be willing to modify the old policy?
How does the quality and financial stability of the new company compare with your existing company?

Annuities are intended to be long-term investments and are not intended for short-term savings goals. Western National Life Insurance Company requires that the Licensed Agent determine whether the purchase of an annuity is consistent with your financial needs and objectives. The information below will be used in determining whether an annuity is an appropriate recommendation for you. If you are purchasing an annuity in the state of New Jersey, please review the information on page two of this form.

Personal Information (Please Print)				
Name:	Date of Birth:	Age:	Social Security Number:	
Address:		City:	State:	Zip Code:
Home Phone:	Work Phone:	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed	
Spouse's Name:	Spouse's Date of Birth:	Spouse's Age:	Spouse's Social Security Number:	
Type of ID verified, number, and expiration date:		Financial resources used to fund annuity:		
Federal Tax Bracket: <input type="checkbox"/> 0% - 10% <input type="checkbox"/> 10% - 15% <input type="checkbox"/> 15% - 25% <input type="checkbox"/> 25% - 28% <input type="checkbox"/> 28% - 33% <input type="checkbox"/> 33% - 35% <input type="checkbox"/> > 35%				
Filing Status: <input type="checkbox"/> Single <input type="checkbox"/> Married Filing Jointly <input type="checkbox"/> Married Filing Separately <input type="checkbox"/> Head of Household				

Financial and Investment Information			
Financial Objectives <input type="checkbox"/> Avoid Probate <input type="checkbox"/> Growth <input type="checkbox"/> Income <input type="checkbox"/> Safety of Principal <input type="checkbox"/> Transfer to Heirs <input type="checkbox"/> Other _____	Intended Use <input type="checkbox"/> Child's Education <input type="checkbox"/> Estate Planning <input type="checkbox"/> Income <input type="checkbox"/> Interest Earnings <input type="checkbox"/> Retirement <input type="checkbox"/> Tax Savings <input type="checkbox"/> Other _____	Investment Time Frame <input type="checkbox"/> Less than 1 year <input type="checkbox"/> 1 to 3 years <input type="checkbox"/> 3 to 5 years <input type="checkbox"/> 5 to 10 years <input type="checkbox"/> Longer than 10 years	Annual Household Income (in thousands) <input type="checkbox"/> \$0-25 <input type="checkbox"/> \$150-200 <input type="checkbox"/> \$25-50 <input type="checkbox"/> \$200-250 <input type="checkbox"/> \$50-75 <input type="checkbox"/> \$250-500 <input type="checkbox"/> \$75-100 <input type="checkbox"/> \$500-750 <input type="checkbox"/> \$100-150 <input type="checkbox"/> \$750-1 mil <input type="checkbox"/> > \$1 mil
Net Worth -- excluding home and personal property (in thousands) <input type="checkbox"/> \$0-25 <input type="checkbox"/> \$300-400 <input type="checkbox"/> \$25-50 <input type="checkbox"/> \$400-500 <input type="checkbox"/> \$50-75 <input type="checkbox"/> \$500-750 <input type="checkbox"/> \$75-100 <input type="checkbox"/> \$750-1 mil <input type="checkbox"/> \$100-150 <input type="checkbox"/> \$1-1.5 mil <input type="checkbox"/> \$150-200 <input type="checkbox"/> \$1.5-2 mil <input type="checkbox"/> \$200-250 <input type="checkbox"/> > \$2 mil <div style="text-align: right;">Actual</div>	Liquid Net Worth after this purchase (in thousands) <input type="checkbox"/> \$0-25 <input type="checkbox"/> \$300-400 <input type="checkbox"/> \$25-50 <input type="checkbox"/> \$400-500 <input type="checkbox"/> \$50-75 <input type="checkbox"/> \$500-750 <input type="checkbox"/> \$75-100 <input type="checkbox"/> \$750-1 mil <input type="checkbox"/> \$100-150 <input type="checkbox"/> \$1-1.5 mil <input type="checkbox"/> \$150-200 <input type="checkbox"/> \$1.5-2 mil <input type="checkbox"/> \$200-250 <input type="checkbox"/> > \$2 mil <div style="text-align: right;">Actual</div>	Estimated Annual Expenses <input type="checkbox"/> \$0-15,000 <input type="checkbox"/> \$15,001-30,000 <input type="checkbox"/> \$30,001-45,000 <input type="checkbox"/> \$45,001-60,000 <input type="checkbox"/> \$60,001-75,000 <input type="checkbox"/> \$75,001-90,000 <input type="checkbox"/> > \$90,000 <div style="text-align: right;">Actual Annual Expenses</div>	Anticipate Needing Access to Funds <input type="checkbox"/> Within 1 year <input type="checkbox"/> 1 to 5 years <input type="checkbox"/> 5 to 10 years <input type="checkbox"/> Longer than 10 years <input type="checkbox"/> Funds will not be needed <hr/> <div style="text-align: right;">Amount Needed</div>
Financial Experience <input type="checkbox"/> Annuities <input type="checkbox"/> Bonds <input type="checkbox"/> CDs <input type="checkbox"/> Life Insurance <input type="checkbox"/> Mutual Funds <input type="checkbox"/> Stocks <input type="checkbox"/> Other _____			
Risk Tolerance <input type="checkbox"/> Conservative <input type="checkbox"/> Moderately Conservative <input type="checkbox"/> Moderate <input type="checkbox"/> Moderately Aggressive <input type="checkbox"/> Aggressive			

Additional Information: _____

