



Please complete all questions as accurately as possible. All questions must be completed. If the question is not applicable to you, or if the answer to the question is none, please answer the question with 'N/A' or 'NONE'.

Owner Information
Owner/Applicant Name
Occupation
Occupation Status
Date of Birth
Are you a U.S. Citizen?
When do you plan to retire?
Marital Status
Number of Dependents
Phone
Address
City
State ZIP

Owner Financials
Approximate Annual Income: \$
Approximate Net Worth*: \$
*Net Worth = Total Assets (not including home or automobile) less Total Debts
Percent of Net Worth Currently Held in Annuities (Fixed & Variable): %

Spouse Information
Spouse Name
Occupation
Date of Birth
Is your spouse a U.S. Citizen?
When does your spouse plan to retire?

Sources of Income: (Check all that apply)
Current Wages, Pension Plan, Other, Investment Income, RMD or 72 (t)/(q) distributions, Social Security
What annual income do you require? \$

Federal Income Tax Bracket:
0%, 10%, 15%, 25%, 28%, 33%, 35%, Other

Have you ever owned a: (Check all that apply)
Fixed Annuity, Certificate of Deposit, Mutual Fund, Variable Annuity, Money Market Account, Stock, Variable Life Insurance, Savings Account, Bond

What is your financial objective in purchasing this product?: (Check all that apply)
Options for Lifetime Income, Preservation of Principal, Reduce the Effects of Inflation, Income Tax Deferral, Increase Return on Assets vs. Other Savings Instruments, Pass Assets to Heirs, Increase Current Income, Other (explain):

Not including the money you would use to purchase this annuity, please list the amount of liquid assets you have available in case of emergency: \$
Examples (Check all that apply): Checking, Savings, Money Market Accounts, Short Term CDs, Bonds, Other (Describe):



Current Insurance and Annuities:

Table with 7 columns: Annual Premium, Face Amount, Cash Value, Policy Date, Death Benefit, Qualified=Q, Non-Qualified=NQ. Rows include Life Insurance and Annuity.

Amount of premium being considered for this annuity \$ _____ [] Transfer [] Cash
Note: Generally no more than 45-50% of a client's net worth should be placed in annuities.

What is your source for this annuity's premium?

- [] Annuity [] Life Insurance [] CD [] Checking/Savings [] Reverse Mortgage/Home Equity Loan [] Other Investments (Please explain)

Will you incur any surrender penalty, settlement fee, or penalties of any kind associated with the source(s) of the annuity's premium? [] No [] Yes - Percentage: _____

If Yes, why will this annuity be more beneficial for the client? (Answer in Remarks section below)

When do you anticipate taking your first distribution from this annuity if purchased?

- [] Less than 1 year [] Between 1 and 5 years [] Between 6 and 9 years [] 10 or more years [] None anticipated

How do you anticipate taking distributions from this annuity if purchased?

- [] Free Withdrawals [] Systematic Withdrawals [] Required Minimum Distribution [] Annuitization [] Partial Surrenders Above Free Withdrawals [] Loans [] Lump Surrender [] Leave to Beneficiary

Do you anticipate any large expenses in the foreseeable future or any major changes in your future income needs? [] No [] Yes - Please explain: _____

Do you currently handle your own financial matters?

- [] Yes [] No - Please explain: _____

Remarks:

Blank lines for entering remarks.

Client Signature

Date

Joint Signature

Date

Rep Printed Name

Rep #

Rep Signature

Date