

**DISCLOSURE STATEMENT FOR  
RECOMMENDATIONS OF ANNUITIES TO IRA OWNERS  
(SALE OF ANNUITIES JUNE 9, 2017 - DECEMBER 31, 2017)**

The following disclosures are intended to satisfy the requirements of Prohibited Transaction Exemption 84-24, with amended applicability dates, as applicable to transactions occurring on or after June 9, 2017 through December 31, 2017.

These disclosures are being provided in connection with recommendations by the agent to the IRA owner to purchase an annuity contract:

- The annuity contract is identified as \_\_\_\_\_ and the insurance company issuing the contract is: \_\_\_\_\_.
- The commission to be paid to the agent by the insurance company in connection with the retirement investor's purchase of the recommended contract is (as indicated by the checked box and applicable percentage):
  - A. \_\_\_\_% of the gross annual premium payment for the first year of the contract.
  - B. \_\_\_\_% of the gross annual premium payment for the first year of the contract; and \_\_\_\_% of the account value beginning in the 2<sup>nd</sup> year for each succeeding year of the contract.
  - C. \_\_\_\_% of the account value in all years.
- The charges, fees, discounts, penalties or adjustments which may be imposed under the recommended contract in connection with the purchase, holding, exchange, termination or sale of the contract are set forth in the Product Summary.
- The following are material conflicts of interest relevant to the services provided by, and actions taken by, the agent in relation to the IRA Owner's investment decision.
  - *Payment of commission:* The insurance company pays the agent a commission at the time you pay your premium, and at the time of any subsequent renewal. If you do not acquire the annuity, no commission will be paid to Agent (or to any other person or entity).
  - \_\_\_\_\_
  - \_\_\_\_\_

Disclosed and agreed by the agent:

\_\_\_\_\_

Name

\_\_\_\_\_

Date

\_\_\_\_\_

Signature

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**ACKNOWLEDGMENT BY IRA OWNER**

The undersigned represents and acknowledges that he/she:

- is the IRA owner;
- has received the foregoing information; and
- approves the purchase of the insurance contract on behalf of the IRA.

Received, approved and agreed by IRA Owner:

\_\_\_\_\_

Name

\_\_\_\_\_

Date

\_\_\_\_\_

Signature