

CLIENT SUITABILITY ASSESSMENT

What is your current age? ____

Have you set aside savings to cover any anticipated large expenses?

Yes No

Have you set aside savings for financial emergencies? Yes No

If yes, how much have you reserved? \$ _____

Excluding your home, furnishings, and personal belongings, what would you estimate your net-worth to be?

- Less than \$100,000
- \$100,000 to \$500,000
- \$500,000 to \$1,000,000
- More than \$1,000,000

What percentage of your net-worth is liquid? ____%

Have you included in your net-worth any annuities that are still subject to surrender charges? Yes No

If so, how much? \$ _____

How would you describe your investment experience?

- Very sophisticated
- Moderately experienced
- Inexperienced

Is your current income sufficient to meet your needs?

Yes No

Other than customary adjustments for inflation, do you anticipate an increase in your income requirements?

Yes No

If you were to purchase an annuity, when would you anticipate a need to receive income from it?

- During the first year
- Within 1 – 3 years
- After 3 years
- I don't anticipate a need for income in the foreseeable future

If you were to purchase an annuity, when would you anticipate needing access to 100% of the principal?

- Within 1 – 4 years
- Within 5 - 10 years
- After 10 years
- I don't anticipate a need for my principal in the foreseeable future

If you purchase an annuity, what is your intended objective?

- Income
- Growth
- Growth now and income later
- Pass values to beneficiaries
- Other (*please describe*):

If you purchase an annuity, what is the source of the premium?

- Another annuity
- Life insurance policy
- Savings, Checking, CDs
- Reverse mortgage or home equity loan
- Other (*please describe*):

If you purchase an annuity, will your purchase involve a replacement of any life insurance or annuity contract?

Yes No

If so, what type?

- Traditional Fixed
- Index-Linked
- Variable

If you purchase an annuity, will you incur a surrender charge?

Yes No

If so, what percentage is the surrender charge? ____ %

Client Signature