

The following information will allow you and your agent to determine if the annuity product being applied for meets your financial needs and objectives, as of the date of application. If you elect not to provide the requested information, please mark "No Response". **If "No Response" is regularly indicated, please be advised that the Company may elect not to issue the annuity contract for which you have applied.**

**A – Personal Information**

Owner/Applicant Full Name		Social Security #/Tax ID #
Owner/Applicant Full Name		Social Security #/Tax ID #
Legal Address	City	State/Zip

Owner Age     49 and Below     Age 50- 59     Age 60-69     Age 70-79     Age 80 and Above  
 Joint Owner Age     49 and Below     Age 50- 59     Age 60-69     Age 70-79     Age 80 and Above

**B – Account/Financial Profile** (For Joint Accounts, information may be combined.)

1. Annual Gross Income

\$0-99,999                       \$100,000 – 299,999  
 \$300,000 – 499,999         \$500,000 and over     No Response

2. Source of Income (Check all that apply)

Salary     Investments     Social Security     Retirement Plans     Other

3. Percentage of Net Worth Annuity Represents

0% - 20%             21% - 40%     41% - 60%  
 61% - 80%         over 80%     No Response

4. Primary Financial Objective (Choose One):

Tax Deferral, Estimated Federal Tax Bracket:     0-15%     16-28%     29-35%     36% and up  
 Income     Growth     Estate Planning     Preservation of Principal     Other

5. Have you considered the surrender charge period of the product applied for in relation to the period of time in which you will need the full account value?

Yes     No

6. Current Investments:

Stocks/Bonds/Options             Mutual Funds/CDs             Annuities  
 Real Estate                       Personal Business/Partnerships     No Response

7. Willingness to Accept Risk for Additional Financial Performance?

Aggressive             Moderate             Conservative

**C – Replacements**

Not applicable, (not using an existing life insurance or annuity contract to fund new purchase).

1. If you are replacing a life insurance policy or annuity contract, is the agent assisting you with this purchase the same agent that sold you the life insurance policy or contract being replaced?

Yes       No

2. If you are considering using funds from existing life insurance policy(ies) or annuity contract(s), how long has the policy(ies) or contract(s) been in force?

1 - 3 years     4 - 7 years     8 - 10 years     More than 10 years

3. Is there a surrender charge associated with the existing contract?

Yes     No

Percentage of surrender charge associated with the existing life insurance policy(ies) or annuity contract(s):

1-2%     3-4%     5-6%     7-8%     9-10%     More than 10%

**By signing below, I acknowledge that the fixed annuity product I am applying for is a long term contract with substantial penalties for early withdrawal. I have reviewed the product specific Disclosure Statement with my agent, and I have determined that it meets my financial needs and objectives.**

\_\_\_\_\_  
Signature of Owner/Applicant                      Date

\_\_\_\_\_  
Printed Name of Owner/Applicant

\_\_\_\_\_  
Signature of Joint Owner/Applicant                      Date

\_\_\_\_\_  
Printed Name of Joint Owner/Applicant

\_\_\_\_\_  
Signature of Agent    Date

\_\_\_\_\_  
Printed Name of Agent