

FOR REGISTERED REPRESENTATIVE USE ONLY
Required for Fixed and Variable Annuity Transactions

Registered Representative Suitability Statement for Fixed and Variable Annuities

Client Name _____ Date of Birth _____
Proposed Product _____

I attest to the fact that the client has been informed of the various features of deferred annuities, such as the potential surrender period and surrender charge; potential tax penalty if the client sells or redeems the deferred annuity before reaching the age of 59½; mortality and expense fees; investment advisory fees; potential charges for features of riders; the insurance and investment components of deferred annuities; and market risk. After reviewing the client’s financial information and investment needs, I have determined that there is a reasonable basis to believe this client will benefit from certain features of the selected deferred annuity.

1. **Were other investment products discussed with this client?** Yes No

If yes, which products? _____

If no, why not? _____

2. **Has this customer effected another fixed or variable annuity exchange within the preceding 36 months, at either our firm or another broker-dealer?** Yes No

If yes, provide details here, and indicate why another exchange would be suitable for the client _____

3. **Please discuss all factors that led to the recommendation of a fixed or variable annuity purchase for this client?**

4. **What is the client’s intended use of the fixed or variable annuity contract, including any riders that were selected?**

5. **Other comments related to the suitability of this product for the client** _____

Registered Representative Signature

Date