

PTE 84-24 Disclosure and Acknowledgment Form for IRA Annuity Purchase

Name of Individual Agent ("Agent") licensed to sell tax-qualified annuities:

Name of Proposed IRA Owner ("You"):

This Disclosure and Acknowledgment Form ("Form") provides important information You should know before making a purchase of, and additional payment(s) to, an annuity contract issued by the Insurance Company ("Insurance Company"). This Form is provided pursuant to applicable law, and in particular, ERISA Prohibited Transaction Exemption 84-24 ("PTE 84-24").

This Form describes:

- the nature of the relationship between Agent and the Insurance Company;
- the commissions the Agent or broker will receive ("Commissions") for Your purchase of this annuity contract;
- certain charges that apply under the annuity contract; and,
- other information, including certain conflicts of interest.

Relationship of Agent to Insurance Company

You will be purchasing Your annuity contract through the Agent who is independent of the Insurance Company and has no contractual obligation to recommend Insurance Company's annuity contracts. Agent can recommend annuity contracts that are issued by Insurance Company as well as other insurance companies. However, see below for information on Conflicts of Interest.

Commissions

The Insurance Company will pay Commissions to the Agent or broker when You purchase this annuity contract. In addition, Insurance Company may pay additional amounts to a managing agent, supervising agent, or other third parties that are involved in the marketing, training, administration, wholesaling, supervision, or issuance of the annuity contract. These parties may also allocate a portion of such amounts to the Agent. The Commission is paid by the Insurance Company and one-hundred percent of Your premium payment will be credited to the accumulation value of Your annuity contract.

Below is a description of the Commissions the Agent will receive when You purchase this annuity contract:

Insurance Agent Commissions
_____ % Amount of Premium received by Insurance Company during the first contract year; and/or _____ % Amount of Policy Accumulation Value each year the annuity contract is in force. The Agent may choose to receive the above Commission at the time of contract issue or spread the Commission out over the time the annuity contract is in force. Additional Premiums received by the Insurance Company after the first contract year could result in additional commissions paid but will be no more than the first year percentage. In addition, a renewal of the annuity contract will result in additional commissions paid, but will be no more than the first year percentage.

Charges

Your annuity contract includes certain charges imposed by the Insurance Company as the issuer of the contract. These may include surrender charges, bonus recapture provisions, market value adjustments, or fees for optional annuity contract features available through a rider to the contract. The specific charges, fees and provisions applicable to Your specific annuity contract are described in detail in the Annuity Disclosure Statement that has been provided to and signed by You in connection with Your annuity application. It is important that You understand the charges that may be imposed under the annuity contract You are purchasing, so if You have any questions, please ask the Agent for more information.

Conflicts of Interest

The Agent may be affected by potential conflicts of interest in connection with the purchase of, additional payments to, or distributions from the annuity contract. A conflict of interest exists when a reasonable person would conclude that a financial interest affects the Agent's best judgment when recommending the purchase of an annuity contract.

The Agent will receive a Commission from the Insurance Company when You purchase or make subsequent payments to the annuity contract. The amount of Agent's commission(s) will vary depending on the type of annuity that You purchase and the amount of premium payment(s) You allocate to the annuity contract. In addition, Agent is only able to offer a limited universe of products to You, either because Agent is limited by the scope of his or her licensure or because Agent is contracted with a limited number of issuing insurance companies. If You have any questions about the products and services the Agent can offer, You should ask the Agent for more information.

The Insurance Company, any applicable insurance agency of Agent, and Agent may receive services from third parties related to the marketing, training, administration, wholesaling, supervision, issuance, and servicing of the annuity contract. For those services, such third parties may also receive commissions from the Insurance Company and may allocate a portion of its commissions to the Agent.

Additional incentives (if applicable) received by Agent from any other party for Your purchase of this annuity contract:

This form is not a contract and it does not create any enforceable obligations between You and the Agent, any applicable insurance agency, Insurance Company, or any other party.

Acknowledgment / Approval:

I acknowledge receipt of the information contained in this Form and the Annuity Disclosure Statement referenced above, and have received them prior to the purchase of the annuity contract. I approve the purchase of the annuity contract for funding contributions to the IRA, including the compensation and other charges under the contract described above.

Signature of prospective IRA Owner

Date