

FINANCIAL PRODUCTS DISCLOSURE

In the process of evaluating the purchase of any life insurance or annuity product, you should understand that the sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity, or other asset to fund the purchase of this product may have tax consequences, early withdrawal penalties, or other costs or penalties as a result of the sale or liquidation.

Prior to purchasing the new life insurance or annuity product, you may want to obtain independent legal or financial advice before selling or liquidating any assets.

I/We have read the above disclosure and have received a copy.

Dated: _____

Owner's Name (Please print)

Joint Owner's Name, if any (Please print)

Owner's Signature

Joint Owner's Signature, if any

Agent's Name (Please print)

Agent's Signature