

**ORDER INSTRUCTIONS &  
Explanation of Your Investment  
Variable Annuity Initial Purchase**

**ACCOUNT REGISTRATION:**

- Individual       JTWR0S       UGMA/UTMA       Trust       403(b)/TSA       Community Property  
 MPP/PSP       IRA/Rollover       SEP IRA       Roth IRA       Other \_\_\_\_\_

Account Title \_\_\_\_\_ SS No. \_\_\_\_\_  
 Product \_\_\_\_\_ or Tax ID \_\_\_\_\_  
 Name \_\_\_\_\_ Investment Amount \_\_\_\_\_

**COMMISSIONS/FEES/COSTS:**

- Upfront commission to client (if any): \_\_\_\_\_%
- Annual asset-based fees (sub-account portfolio expenses): ranges from \_\_\_\_\_% to \_\_\_\_\_%
- Surrender charge schedule: \_\_\_\_\_% yr 1; \_\_\_\_\_% yr 2; \_\_\_\_\_% yr 3; \_\_\_\_\_% yr 4; \_\_\_\_\_% yr 5  
 \_\_\_\_\_% yr 6; \_\_\_\_\_% yr 7; \_\_\_\_\_% yr 8; \_\_\_\_\_% yr 9; \_\_\_\_\_% yr 10
- Annual M&E cost (Mortality & Expense): \_\_\_\_\_%
- Annual administrative fees: \_\_\_\_\_%
- Fees for special riders/features: \_\_\_\_\_%      Riders selected (if applicable): \_\_\_\_\_
- Potential Federal tax penalty for withdrawal before 59 ½ is 10% (of contract gains)
- Is this product covered under an Investment Advisory Agreement?     Yes     No  
 If yes, what is the fee schedule? \_\_\_\_\_
- Does the product offer a "Free Look" provision?     Yes     No
- How long is the "Free Look" provision? \_\_\_\_\_

**SOURCE OF FUNDS:**

- Savings/Existing cash or cash equivalents (skip to suitability)  
 1035 Exchange/Transfer/Liquidation of existing investments \_\_\_\_\_ (please specify)

**If 1035 Exchange/Transfer/Liquidation of existing investments, please answer the following questions:**

Commissions previously paid on the purchase of investment(s) being sold/exchanged: \$ \_\_\_\_\_

When did you purchase the investment(s) being sold/exchanged? \_\_\_\_\_

Surrender charges on the investment(s) being sold/exchanged: \$ \_\_\_\_\_     None

Have you determined the tax consequence of the sale/exchange?     Yes     No     N/A (1035 Exchange)

What are the reasons for exchanging or liquidating the previous investment(s)? \_\_\_\_\_

**For 1035 Exchanges Only:**

Sub-accounts selected in previous contract: \_\_\_\_\_

Previous M&E cost: \_\_\_\_\_%    Previous administrative fees: \_\_\_\_\_%    Previous death benefit: \$ \_\_\_\_\_

What benefits, if any, will be lost in the exchange? \_\_\_\_\_

Was contract currently being exchanged the subject of a prior 1035 exchange?     Yes     No

If yes, when did the prior exchange(s) occur? \_\_\_\_\_      Within 36 months? \_\_\_\_\_

**SUITABILITY:**

Market risk of recommended sub-account allocations:

- Conservative     
  Moderately Conservative     
  Moderate     
  Moderately Aggressive     
  Aggressive

Intended use of annuity: \_\_\_\_\_

When do you expect to begin taking withdrawals from the variable annuity? \_\_\_\_\_

If less than 10 years, what is the reason? \_\_\_\_\_

Is the variable annuity to be purchased in a retirement account?  Yes  No

If yes, list reason(s) \_\_\_\_\_

Federal Tax Bracket:  15%  28%  31%  36%  39.6%  Tax-Exempt

Annual Income: \$ \_\_\_\_\_ Annual Income Need: \$ \_\_\_\_\_

Net Worth (exclusive of home): \$ \_\_\_\_\_ Liquid Net Worth: \$ \_\_\_\_\_

Existing Face Amount of Life Insurance Protection (excluding current purchase): \$ \_\_\_\_\_

**Existing Investments:**

- Stocks \$ \_\_\_\_\_     
  Variable Contracts \$ \_\_\_\_\_     
  Mutual Funds \$ \_\_\_\_\_  
 DPP's \$ \_\_\_\_\_     
  Fixed Annuities \$ \_\_\_\_\_     
  Investment Real Estate \$ \_\_\_\_\_  
 Bonds \$ \_\_\_\_\_     
  Other (please specify) \_\_\_\_\_ \$ \_\_\_\_\_

**Risk Tolerance:**

- Conservative     
  Moderate     
  Aggressive     
  Combination \_\_\_\_\_

**Investment Experience:**

- Extensive     
  Good     
  Limited

**Investment Time Horizon:**

- Short (0-5 years)     
  Intermediate (6-10 years)     
  Long (over 10 years)

**ACKNOWLEDGEMENTS:**

\_\_\_\_\_ I/We have received a prospectus.  
Initials

\_\_\_\_\_ I/We understand that a variable annuity is not recommended for tax deferral if the funds being invested are already in a qualified retirement plan or IRA.  
Initials

\_\_\_\_\_ I/We understand that gains distributed from variable annuities are taxed at ordinary income rates rather than capital gains rates.  
Initials

\_\_\_\_\_ I/We understand that variable annuity assets will be included in my/our estate for federal estate tax purposes and that there is no step up in basis for my/our beneficiaries who also will owe ordinary income tax on the gain portion of any distribution from the account.  
Initials

\_\_\_\_\_ I/We understand that variable annuity contracts with death benefits should generally not be purchased as a substitute for traditional life insurance applications.  
Initials

Indicate which features of this variable annuity you are electing that would not be available to you in a mutual fund portfolio:

- Annuitization  
 Guaranteed Income Benefit  
 Guaranteed Death Benefit  
 Stepped-Up Death Benefit  
 Tax Deferral  
 Other: \_\_\_\_\_

**SIGNATURES:**

I/We have reviewed and understand the above information. I/We understand that variable annuities are not mutual funds and that they have higher expenses due to the insurance and income features not available outside of annuity products. Notwithstanding the greater expense, I/we want or need the features as indicated above.

Account Owner Signature:	Date	Account Owner Signature:	Date
Print Name:	Age	Print Name:	Age

**For Representative/Broker-Dealer Use**

**I have attached:**

- New account information       Copy of previously submitted account information       Updated account information

**I have reviewed the above information and: (check as applicable)**

- I recommend the purchase of the variable annuity as suitable       Customer's purchase request was not solicited

RR Name:	RR #	RR Signature:	Date
Principal Approval:	Date	For Internal Use Only	