

Disclosure Statement

This disclosure statement is being provided in connection with the Financial Professional's recommendation that the customer purchase the product using money from an IRA or other qualified plan as indicated below. This disclosure statement and customer acknowledgment and approval comply with exemption 84-24.

1. Customer Name: _____

2. Product Name: _____

3. Financial Professional Name: _____

4. As the Financial Professional, if the customer purchases the product, I will be paid a commission by the insurance company as follows:

_____ % of the gross annual premium payments in the first year

_____ % of the gross annual premium payments in each year after the 1st year

The Financial Professional must be appointed with the Insurance Companies in order to recommend their products, and thus can only recommend products with those companies. Insurance companies and marketing organizations may offer Financial Professionals additional compensation of reasonable value including but not limited to: meals, seminar credits, gifts or reimbursement for training.

5. The product charges, fees, discounts, penalties, or adjustments that may be imposed in connection with the purchase, holding, exchange, termination or sale are described in the following disclosure documents for the product, which have been provided to the customer:

6. Below are "material conflict of interest" relevant to the services that I as the Financial Professional am providing you. A "material conflict of interest" exists when I have a financial interest that a reasonable person would conclude could affect the exercise of my best judgment as a fiduciary in rendering advice to you.

CUSTOMER ACKNOWLEDGEMENT AND APPROVAL

I am the owner of an IRA or other qualified plan. The Financial Professional has recommended various product choices and I have chosen the product that best fits my needs and is in my best interest. I am making the purchase of the product using money from my IRA or other qualified plan. In connection with the recommendations, I acknowledge that I received from the Financial Professional disclosure documents for the product indicated above, which documents describes the product's charges, fees, discounts, penalties, surrender charges, limitations or adjustments. I agree with and approve of the Financial Professional's recommendation.

Client Signature _____

Printed Name _____

Financial Professional's Signature _____

Date _____