

Single Premium Deferred Annuity Disclosure Form



Important: Read this form carefully before buying this annuity.

1. A Single Premium Deferred Annuity (SPDA) is an insurance product (with certain investment features) which, under current federal tax laws, allows the buyer to accrue interest for a period of years without having to pay tax on the interest until he/she cashes the annuity or arranges to receive regular payments.
2. This annuity is NOT "risk free" or "guaranteed safe." It is only as sound as the issuing insurance company.
3. From the beginning of this annuity contract the insurance company guarantees an interest rate of (for multi-year annuities complete all applicable years):

% for a period month(s) or years.

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Subsequent interest guarantees are as

(Selling agent must fill in all sections if applicable; if not applicable, you MUST write in "N/A".)

4. Early cash surrender of this annuity may result in a penalty being charged to you.
5. This form **MUST BE COMPLETED** at the time the application for the SPDA is taken and **MUST BE ATTACHED** to the application

Owner First Name	MI	Last Name
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Date
 / /

 Signature of Owner

Date
 / /

 Signature of Agent

Agent Number

