

NAIC Annuity Disclosure

Appendix C

Consumer Decision to Purchase an Annuity **Not** Based on a Recommendation

Do Not Sign This Form Unless You Have Read and Understand It.

Why are You being given this form? You are buying a financial product – an annuity.

To recommend a product that effectively meets Your needs, objectives, and situation, the agent, broker, or company has the responsibility to learn about You, Your financial situation, insurance needs, and financial objectives.

If You sign this form, it means You know that You're buying an annuity that was not recommended.

Statement of Purchaser:

I understand that I am buying an annuity, but the agent, broker, or company did not recommend that I buy it. If I buy it **without a recommendation**, I understand I may lose protections under the Insurance Code of the state of _____.

Customer Printed Name

Agent (Financial Professional) Printed Name

Customer Signature

Agent (Financial Professional) Signature

Date

Date