

IF ANY OF THIS FORM IS LEFT BLANK, THE TRANSACTION WILL NOT BE PROCESSED AND PAPERWORK WILL BE RETURNED TO YOU FOR COMPLETION

**PRIMARY OWNER INFORMATION ( OR TRUST INFO)**

FUNCTION OF CLIENT:  OWNER  TRUST  COMPANY  ORGANIZATION (NON-PROFIT)

CLIENT FULL NAME (NO INITIALS) SOCIAL SECURITY No/TAX ID BIRTH DATE/ESTABLISHED DATE

HOME/CELL PHONE WORK PHONE E-MAIL ADDRESS

MARITAL STATUS:  SINGLE  MARRIED NUMBER OF DEPENDENTS: \_\_\_\_\_ CITIZENSHIP:  U.S.  RESIDENT ALIEN: \_\_\_\_\_  
(IF UNKNOWN, DEFAULT TO ZERO) COUNTRY OF CITIZENSHIP

EMPLOYMENT STATUS: \_\_\_\_\_

EMPLOYMENT: \_\_\_\_\_  
EMPLOYER OCCUPATION (TYPE OF BUSINESS AND POSITION TITLE)

EMPLOYER ADDRESS CITY STATE ZIP

AFFILIATIONS: PLEASE IDENTIFY ANY AFFILIATION CLIENT HAS WITH A SECURITIES FIRM, EXCHANGE OR AGENCY: \_\_\_\_\_

IS CLIENT A SENIOR FOREIGN POLITICAL FIGURE OR FAMILY MEMBER OR ASSOCIATE OF A SENIOR FOREIGN POLITICAL FIGURE (DEFAULT="No"):  YES

I CERTIFY THAT I HAVE PREPARED AND FILED THE MOST RECENT TAX RETURN FOR THIS CLIENT:  YES  NO (IF NO, PLEASE SUPPLY ID INFORMATION BELOW)

ISSUED PICTURE ID TYPE: ID No: STATE/COUNTRY OF ISSUANCE: ISSUE DATE: EXPIRATION DATE:

**SECONDARY OWNER INFORMATION ( OR TRUSTEE INFO)**

FUNCTION OF CLIENT:  OWNER  TRUSTEE  CONTACT  POA

CLIENT FULL NAME (NO INITIALS) SOCIAL SECURITY No/TAX ID BIRTH DATE/ESTABLISHED DATE

HOME/CELL PHONE WORK PHONE E-MAIL ADDRESS

MARITAL STATUS:  SINGLE  MARRIED NUMBER OF DEPENDENTS: \_\_\_\_\_ CITIZENSHIP:  U.S.  RESIDENT ALIEN: \_\_\_\_\_  
(IF UNKNOWN, DEFAULT TO ZERO) COUNTRY OF CITIZENSHIP

EMPLOYMENT STATUS: \_\_\_\_\_

EMPLOYMENT: \_\_\_\_\_  
EMPLOYER OCCUPATION (TYPE OF BUSINESS AND POSITION TITLE)

EMPLOYER ADDRESS CITY STATE ZIP

AFFILIATIONS: PLEASE IDENTIFY ANY AFFILIATION CLIENT HAS WITH A SECURITIES FIRM, EXCHANGE OR AGENCY: \_\_\_\_\_

IS CLIENT A SENIOR FOREIGN POLITICAL FIGURE OR FAMILY MEMBER OR ASSOCIATE OF A SENIOR FOREIGN POLITICAL FIGURE (DEFAULT="No"):  YES

I CERTIFY THAT I HAVE PREPARED AND FILED THE MOST RECENT TAX RETURN FOR THIS CLIENT:  YES  NO (IF NO, PLEASE SUPPLY ID INFORMATION BELOW)

ISSUED PICTURE ID TYPE: ID No: STATE/COUNTRY OF ISSUANCE: ISSUE DATE: EXPIRATION DATE:

**INVESTMENT EXPERIENCE: IF LEFT UNCHECKED, "NONE" WILL BE ASSUMED**

STOCKS	MUTUAL FUNDS	BONDS	OPTIONS	ANNUITIES-LIFE INS
<input type="checkbox"/> NONE	<input type="checkbox"/> NONE	<input type="checkbox"/> NONE	<input type="checkbox"/> NONE	<input type="checkbox"/> NONE
<input type="checkbox"/> LESS THAN 5 YRS	<input type="checkbox"/> LESS THAN 5 YRS	<input type="checkbox"/> LESS THAN 5 YRS	<input type="checkbox"/> LESS THAN 5 YRS	<input type="checkbox"/> LESS THAN 5 YRS
<input type="checkbox"/> 5-10 YRS	<input type="checkbox"/> 5-10 YRS	<input type="checkbox"/> 5-10 YRS	<input type="checkbox"/> 5-10 YRS	<input type="checkbox"/> 5-10 YRS
<input type="checkbox"/> OVER 10 YRS	<input type="checkbox"/> OVER 10 YRS	<input type="checkbox"/> OVER 10 YRS	<input type="checkbox"/> OVER 10 YRS	<input type="checkbox"/> OVER 10 YRS

**ACCOUNT INFORMATION**

MAILING ADDRESS (OR P.O. BOX) CITY STATE ZIP COUNTRY

LEGAL/RESIDENTIAL ADDRESS (IF DIFFERENT FROM MAILING ADDRESS) CITY STATE ZIP COUNTRY

**CLIENT'S OBJECTIVE: (CHECK ONLY ONE)**

CONSERVATIVE INCOME  MODERATE INCOME  AGGRESSIVE INCOME  TRADING & SPECULATION

CONSERVATIVE GROWTH & INCOME  MODERATE GROWTH & INCOME  AGGRESSIVE GROWTH & INCOME

CONSERVATIVE GROWTH  MODERATE GROWTH  AGGRESSIVE GROWTH



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**SECTION 4 - PLEASE COMPLETE THE FOLLOWING QUESTIONS REGARDING THE ANNUITY BEING PURCHASED**

NAME OF NEW INVESTMENT BEING PURCHASED:	AMOUNT OF INVESTMENT:
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**1) IS THIS TRANSACTION?**     AN INITIAL PURCHASE OF A VARIABLE ANNUITY     A SUBSEQUENT OR ADD-ON TO AN EXISTING ANNUITY

**2) IF THE CLIENT PURCHASING THIS ANNUITY IS EITHER 65 OR OLDER OR YOUNGER THAN 46, PLEASE EXPLAIN WHY THIS ANNUITY, INCLUDING ITS RIDERS AND BENEFITS, IS SUITABLE.**

**3) THE CLIENT ANTICIPATES USING THIS ANNUITY INVESTMENT FOR?** (PLEASE CHECK ALL THAT APPLY)

CURRENT INCOME                       FUTURE INCOME                       ESTATE PLANNING                       ACCESS TO PROPRIETARY/  
 GROWTH OF PRINCIPAL                       TAX DEFERRAL (NQ ONLY)                       LIMITED MARKET PROTECTION (INDEXED LINKED ANNUITIES ONLY)                      ALTERNATIVE FUNDS  
 OTHER: \_\_\_\_\_

**4) IF THE CLIENT INTENDS TO USE THIS ANNUITY FOR INCOME, WHEN DOES THE CLIENT ANTICIPATE STARTING DISTRIBUTIONS?**

WITHIN THE 1<sup>ST</sup> YEAR                       BETWEEN 1 AND 5 YEARS                       BETWEEN 6 AND 10 YEARS                       MORE THAN 10 YEARS                       INCOME IS NOT INTENT

**5) WHAT TYPE OF DEATH BENEFIT IS BEING PURCHASED ON THIS ANNUITY CONTRACT?**

PREMIUM GUARANTEE (STANDARD DB)                       STEP-UP TO ACCOUNT VALUE (I.E. MAV)                       GUARANTEE STEP-UP (I.E. 4%, 5%, 6%)  
 EARNINGS ENHANCEMENT BENEFIT (EEB)                       NONE – MARKET VALUE/CONTRACT VALUE

**6) IF THE OBJECTIVE IS TO OBTAIN A DEATH BENEFIT FOR BENEFICIARIES, HAS LIFE INSURANCE BEEN CONSIDERED AS AN ALTERNATIVE TO THIS ANNUITY?**  Yes  No  N/A (DEATH BENEFIT IS NOT PRIMARY OBJECTIVE)

IF YES, PLEASE EXPLAIN WHY LIFE INSURANCE WAS NOT SELECTED:

**7) WHAT PERCENTAGE OF THE CLIENT'S TOTAL LIQUID NET WORTH (SEE QUESTION 3 IN SECTION 1) IS BEING USED FOR THIS PURCHASE?**

0-25%                       26%-50%                       51%-60%                       61%-75%                       76% OR MORE

**8) WHAT PERCENTAGE OF THE CLIENT'S TOTAL LIQUID NET WORTH WILL BE IN ANNUITIES AFTER THIS PURCHASE?** (THIS % INCLUDES ANY PENDING OR IN TRANSIT BUSINESS) (SEE QUESTION 3 IN SECTION 1)

0-25%                       26%-50%                       51%-60%                       61%-75%                       76% OR MORE

**9) IF THE CLIENT HAS MORE THAN 50% OF THEIR LNW INVESTED IN ANNUITIES, PLEASE EXPLAIN WHY THIS IS SUITABLE:**

**10) PLEASE INDICATE THE TOTAL NUMBER OF ANNUITY EXCHANGE/REPLACEMENTS THE CLIENT HAS TRANSACTED WITHIN THE PAST 36 MONTHS.**  0 REPLACEMENTS     1 REPLACEMENTS     2 REPLACEMENTS     3 REPLACEMENTS     4 OR MORE REPLACEMENTS

**11) IF THE CLIENT ANSWERED YES TO 1 OR MORE REPLACEMENTS IN QUESTION 10, IDENTIFY:** (PRODUCT NAMES)

CONTRACT SURRENDERED	_____	CONTRACT PURCHASED	_____	WERE YOU THE FINANCIAL PROFESSIONAL ON THE SURRENDERED CONTRACT?	<input type="checkbox"/> Yes <input type="checkbox"/> No
CONTRACT SURRENDERED	_____	CONTRACT PURCHASED	_____	WERE YOU THE FINANCIAL PROFESSIONAL ON THE SURRENDERED CONTRACT?	<input type="checkbox"/> Yes <input type="checkbox"/> No

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**SECTION 5 - FEES AND EXPENSES**

FEES AND EXPENSES - FOR A VARIABLE ANNUITY, CONSIDER ANY CHARGES AND FEES, INCLUDING MORTALITY AND EXPENSE CHARGES, ADMINISTRATIVE CHARGES, AND INVESTMENT MANAGEMENT FEES AND APPLICABLE 12B-1 FEES FOR THE PORTFOLIO OPTIONS. IF YOU HAVE SELECTED A RIDER, OR OPTIONAL FEATURE, THERE MAY BE AN ADDITIONAL COST. VARIABLE ANNUITY CONTRACTS ARE GENERALLY AVAILABLE IN FOUR SHARE CLASSES:

SHARE CLASS	TYPICAL M&E/A/D <sup>1</sup>	AVERAGE CDSC
B SHARE	1.10% - 1.40%	7 YEARS
BONUS	1.40% - 1.75%	9 YEARS
C SHARE IOVA ONLY	1.20% - 1.30%	NONE
L/C SHARE*	1.60% - 1.80%	4 YEARS FOR L, NONE FOR C

\* AVANTAX DOES NOT OFFER L-SHARE ANNUITIES. C-SHARE ANNUITIES ARE ONLY OFFERED IN APPROVED INVESTMENT ONLY VARIABLE ANNUITIES ("IOVA"), AND ONLY IN LIMITED CIRCUMSTANCES WHERE (A) THE CLIENT HAS SPECIFIC LIQUIDITY NEEDS; (B) THE ANNUITY IS PURCHASED WITHOUT ANY LONG-TERM DEATH BENEFIT RIDERS.

- A. CLASS B SHARE ANNUITIES TYPICALLY DO NOT CONTAIN A FRONT-END SALES CHARGE IN MOST CASES. THIS TYPE OF ANNUITY WILL HOWEVER CONTAIN A CONTINGENT-DEFERRED SALES CHARGE ("SURRENDER CHARGE") IF A PARTIAL OR FULL SURRENDER OF THE ANNUITY IS TAKEN WITHIN THE DEFINED SURRENDER PERIOD.
- B. BONUS SHARE - INCLUDES A PREMIUM BONUS THAT IS ADDED TO YOUR CONTRACT VALUE. YOU SHOULD CONSIDER WHETHER OR NOT THE BONUS RECEIVED OUTWEIGHS THE ADDITIONAL COSTS OF THE PRODUCT.
- C. C SHARE (IOVA ONLY) - OFFER FULL LIQUIDITY FOR HIGHER COST, TYPICALLY PURCHASED WITH A SHORTER TERM TIME HORIZON. IOVA OFFERS ACCESS TO TACTICALLY MANAGED STRATEGIES WHICH MAY INCLUDE ALTERNATIVE INVESTMENTS.
- D. CLASS L SHARES - AVANTAX DOES NOT OFFER L SHARE ANNUITIES. L SHARE ANNUITIES HAVE HIGHER FEES IN EXCHANGE FOR A SHORTER CDSC PERIOD.

**1) SELECT THE SHARE CLASS BEING PURCHASED:**

CLASS B SHARE       CLASS BONUS SHARE       CLASS C SHARE (IOVA ONLY)       CLASS L/C SHARE SUBSEQUENT

**2) IF SELECTING ANY SHARE CLASS OTHER THAN A B SHARE, PLEASE EXPLAIN IN DETAIL HOW THE SHARE CLASS BEING PURCHASED MEETS THE CLIENT'S NEEDS AND OBJECTIVES.** PLEASE NOTE THAT ADDITIONAL CONTRIBUTIONS INTO L-SHARE AND C-SHARE CONTRACTS WILL BE ALLOWED ONLY WHERE THERE IS A SPECIFIC BENEFIT TO THE CLIENT IN INVESTING IN THE EXISTING CONTRACT RATHER THAN PURCHASING THE B-SHARE OF A CONTRACT CURRENTLY AVAILABLE ON THE PLATFORM. ALL SUBSEQUENT CONTRIBUTIONS TO EXISTING L-SHARE OR C-SHARE CONTRACTS WILL REQUIRE A DETAILED NARRATIVE EXPLANATION BELOW DETAILING WHY THE ADDITIONAL CONTRIBUTION IS THE MOST SUITABLE OPTION FOR THE CLIENT.

**3) PLEASE INDICATE THE M&E/A/D<sup>1</sup>**      COST = \_\_\_\_\_ % 1  
 + RIDER NAME \_\_\_\_\_ COST = \_\_\_\_\_ % 2  
 + RIDER NAME \_\_\_\_\_ COST = \_\_\_\_\_ % 3  
 = **TOTAL\*** ADD LINES 1-3      TOTAL COST = \_\_\_\_\_

\*PLEASE NOTE THE TOTAL COST LISTED ABOVE DOES NOT INCLUDE THE ANNUAL EXPENSE OF THE SUB ACCOUNTS. PLEASE REFER TO THE PRODUCTS PROSPECTUS FOR THOSE COSTS.

**4) THE CONTINGENT DEFERRED SALES CHARGE IS IN EFFECT FOR:** \_\_\_\_\_ YEARS  
 A CONTINGENT DEFERRED SALES CHARGE ("SURRENDER CHARGE") IS A FEE PAID BY YOU WHEN YOU LIQUIDATE A CONTRACT (OR MAKES A PARTIAL WITHDRAWAL IN EXCESS OF A SPECIFIED AMOUNT) DURING THE SURRENDER-CHARGE PERIOD. THE SURRENDER CHARGE IS GENERALLY A PERCENTAGE OF THE AMOUNT WITHDRAWN AND MAY DECLINE GRADUALLY DURING THE "SURRENDER PERIOD." DEPENDING ON THE INSURANCE COMPANY, THIS FEE MAY ALSO BE CALLED AN EXIT FEE OR A REDEMPTION CHARGE.

**5) DOES THE CLIENT ANTICIPATE NEEDING FUNDS FROM THIS CONTRACT ABOVE AND BEYOND THE ALLOWED WITHDRAWAL AMOUNT PRIOR TO THE SURRENDER PERIOD ENDING?**       YES       NO

**6) IF YES TO QUESTION 5 LISTED ABOVE, PLEASE EXPLAIN:**

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**INDEX LINKED VARIABLE ANNUITIES (APPLICABLE ONLY TO CLIENTS PURCHASING INDEX LINKED VARIABLE ANNUITIES)**

- PLEASE REFER TO THE PRODUCT PROSPECTUS FOR CONTRACT TERMS AND CONDITIONS. THE PROSPECTUS CONTAINS IMPORTANT INFORMATION ABOUT CONTRACT FEATURES AND RISK FACTORS YOU SHOULD CONSIDER BEFORE INVESTING.
- IN CONSIDERING AN INVESTMENT IN AN INDEXED LINKED VARIABLE ANNUITY YOU SHOULD CONSIDER YOUR INDIVIDUAL FINANCIAL CONDITION AND RISK TOLERANCE. YOU MAY LOSE MONEY INVESTING IN THE INDEX LINKED OPTIONS.
- THE EXISTENCE AND TERMS OF THE INDEX LINKED OPTIONS AND THE LIMITATIONS ON THE GAINS AND LOSSES, AMONG OTHER THINGS, DIFFERENTIATE THE INDEX LINKED VARIABLE ANNUITY FROM THE RISK AND FEATURES OF OTHER VARIABLE ANNUITY SUB ACCOUNTS. EACH INDEXED LINKED VARIABLE ANNUITY IS A COMBINATION OF A LEVEL OF PROTECTION, INDEX, TERM AND CAP ON GAINS. PLEASE SEE PROSPECTUS FOR MORE SPECIFIC INFORMATION.
- INDEX LINKED OPTIONS ARE GENERALLY INTENDED TO BE HELD FOR THE ENTIRE LENGTH OF INDEX TERM PERIOD. IF YOU DIE, MAKE WITHDRAWALS, OR SURRENDER YOUR CONTRACT BEFORE THE INDEX TERM, YOU MAY ONLY RECEIVE THE INTERIM VALUE WHICH MAY BE LESS THAN THE AMOUNT RECEIVED IF THE INDEX OPTION WAS HELD TO MATURITY AND YOU WILL FORFEIT SOME OR ALL OF YOUR DOWNSIDE PROTECTION. YOU SHOULD CAREFULLY CONSIDER THIS RISK IF YOU ANTICIPATE MAKING WITHDRAWALS BEFORE THE INDEX MATURITY.
- INDEXED LINKED VARIABLE ANNUITIES MAY NOT CONTAIN A GUARANTEED DEATH BENEFIT. IF A GUARANTEED DEATH BENEFIT IS NOT AVAILABLE, BENEFICIARIES MAY ONLY RECEIVE THE CONTRACT VALUE, WHICH MAY BE LESS THAN THE AMOUNT INVESTED.
- INDEXED LINKED VARIABLE ANNUITIES MAY NOT OFFER GUARANTEED LIVING OR WITHDRAWAL BENEFIT. THE CONTRACT MAY LOSE VALUE AND YOU ARE NOT GUARANTEED TO RECEIVE BACK THE AMOUNT YOU INVESTED. IF THE INDEXED LINKED VARIABLE ANNUITY DOES OFFER AN OPTIONAL WITHDRAWAL RIDER, IT MAY CARRY AN ADDITIONAL COST THAT YOU SHOULD CONSIDER BEFORE ELECTING.
- THE INSURANCE CARRIER RESERVES THE RIGHT TO REMOVE CERTAIN INDEX OPTIONS IN THE FUTURE THEREFORE LIMITING YOU TO INVESTING IN THE REMAINING INDEX OPTIONS.
- YOU MAY NOT BE ABLE TO TRANSFER OUT OF AN INDEX OPTION UNTIL THE END OF THE TERM. ONCE THE TERM MATURES YOU WILL NEED TO SELECT A NEW INDEX OPTION, OTHERWISE YOU WILL AUTOMATICALLY BE ALLOCATED TO A DEFAULT INDEX OPTION. THEREFORE, YOU MUST MONITOR THE CONTRACT TO ENSURE YOUR INDEX OPTIONS AND TERMS CONTINUE TO BE CONSISTENT WITH YOUR INVESTMENT GOALS.
- THE INDEX LINKED VARIABLE ANNUITY DOES NOT INVOLVE AN INVESTMENT IN ANY UNDERLYING PORTFOLIO. INSTEAD, IT IS AN OBLIGATION OF AND SUBJECT TO THE CLAIMS PAYING ABILITY OF THE INSURANCE CARRIER.
- INDEX LINKED VARIABLE ANNUITIES MAY OFFER INDEX OPTIONS THAT DO NOT TRACK A COMMON INDEX. THESE INDEX ACCOUNT OPTIONS MAY TRACK A MANAGED INDEX STRATEGY. YOU SHOULD READ AND UNDERSTAND HOW THE MANAGED INDEX WORKS BEFORE ELECTING THIS INDEX OPTION.

**INVESTMENT ONLY VARIABLE ANNUITIES (APPLICABLE ONLY TO CLIENTS PURCHASING IOVAs)**

- PLEASE REFER TO THE PRODUCT PROSPECTUS FOR CONTRACT TERMS AND CONDITIONS. THE PROSPECTUS CONTAINS IMPORTANT INFORMATION ABOUT CONTRACT FEATURES AND RISK FACTORS YOU SHOULD CONSIDER BEFORE INVESTING.
- INVESTMENT ONLY VARIABLE ANNUITIES MAY CONTAIN NO GUARANTEED DEATH BENEFIT. IF A GUARANTEED DEATH BENEFIT IS AVAILABLE, BENEFICIARIES WILL RECEIVE THE CONTRACT VALUE, WHICH MAY BE LESS THAN THE AMOUNT INVESTED.
- INVESTMENT ONLY VARIABLE ANNUITIES MAY NOT OFFER GUARANTEED LIVING BENEFITS. THE CONTRACT MAY LOSE VALUE AND YOU ARE NOT GUARANTEED TO RECEIVE BACK THE VALUE YOU INVESTED.
- INVESTMENT ONLY VARIABLE ANNUITIES MAY CONTAIN ALTERNATIVE INVESTMENT OPTIONS WHICH HAVE DIFFERENT RISK THAN OTHER TRADITIONAL EQUITY AND FIXED INCOME VARIABLE OPTIONS. IN CONSIDERING THIS INVESTMENT YOU SHOULD CONSIDER YOUR INDIVIDUAL FINANCIAL CONDITION AND RISK TOLERANCE.

**CLIENT ACKNOWLEDGEMENT**

**SURRENDER**

- I/WE UNDERSTAND THAT IF I/WE CHANGE MY/OUR MIND REGARDING THIS PURCHASE I/WE MAY CANCEL THE CONTRACT WITHIN A PREDETERMINED PERIOD OF TIME AS PROVIDED FOR BY THE "FREE LOOK" PROVISION SPECIFIED IN THE PROSPECTUS, WHICH ALLOWS ME/US TO SURRENDER THE CONTRACT FOR ANY REASON WITHOUT INCURRING ANY CHARGES (ACCOUNT VALUE MAY FLUCTUATE IF PROCEEDS ARE INVESTED DURING FREE LOOK PERIOD).
- I/WE UNDERSTAND THAT SHOULD I/WE SURRENDER MY/OUR CONTRACT, THE RIDERS I/WE HAVE PURCHASED WILL BE FORFEITED AND I/WE WILL ONLY BE ABLE TO REDEEM OR TRANSFER THE SURRENDER CONTRACT VALUE.
- I/WE UNDERSTAND THAT IF THIS PRODUCT HAS A SURRENDER CHARGE, I/WE WILL PAY THAT CHARGE DURING THE SURRENDER PERIOD ON ANY WITHDRAWALS IN EXCESS OF PERMITTED AMOUNT.

**WITHDRAWALS & TAXATION**

- I/WE UNDERSTAND THAT, UNDER CURRENT TAX LAWS, WITHDRAWALS FROM MY/OUR INVESTMENT MADE PRIOR TO AGE 59½ GENERALLY ARE SUBJECT TO ORDINARY INCOME TAXES AND A 10% EARLY TAX PENALTY.
- I/WE UNDERSTAND NON-ANNUITIZED WITHDRAWALS FROM VARIABLE ANNUITIES PURCHASED AFTER AUGUST 1982 ARE TAXED AS EARNINGS FIRST, PRINCIPAL LAST (LAST IN FIRST OUT OR "LIFO"), AND THAT WHEN I/WE WITHDRAW MY/OUR EARNINGS WILL BE TAXED AS ORDINARY INCOME.
- I/WE UNDERSTAND THAT TAKING WITHDRAWALS FROM THIS PRODUCT MAY DECREASE THE AMOUNT OF GUARANTEED INCOME RECEIVED AND/OR LOWER THE GUARANTEED INCOME OR DEATH BENEFIT AMOUNT I/WE WOULD BE ELIGIBLE TO RECEIVE.
- I/WE UNDERSTAND THAT THE GAINS IN THIS PRODUCT GROW TAX-DEFERRED, AND THAT IF THIS PRODUCT IS PLACED IN A QUALIFIED RETIREMENT ACCOUNT, I/WE WOULD NOT GAIN ANY ADDITIONAL TAX-DEFERRAL ADVANTAGES.
- I/WE UNDERSTAND THAT AVANTAX INVESTMENT SERVICES® DOES NOT PROVIDE TAX ADVICE AND I/WE SHOULD CONSULT MY/OUR TAX ADVISOR REGARDING ANY TAX-RELATED MATTERS.

**GENERAL**

- I/WE HAVE RECEIVED A PROSPECTUS FOR THE PRODUCT BEING PURCHASED AND HAVE HAD AMPLE OPPORTUNITY TO REVIEW THE INFORMATION IN THE PROSPECTUS.
- I/WE HAVE DETERMINED THAT MY/OUR INVESTMENT PORTFOLIO SHOULD INCLUDE THIS PRODUCT. I/WE HAVE DETERMINED THAT THIS INVESTMENT IS CONSISTENT WITH MY/OUR RISK TOLERANCE AND OVERALL INVESTMENT STRATEGY AND UNDERSTAND THAT THE UNDERLYING SUB ACCOUNTS HAVE MARKET RISK.
- I/WE HAVE BEEN INFORMED OF THE FEATURES OF THIS PRODUCT INCLUDING THE DEATH BENEFITS AND INCOME BENEFITS AND UNDERSTAND HOW THEY WORK, INCLUDING RESTRICTIONS, EXCLUSIONS AND LIMITATIONS.
- I/WE HAVE BEEN INFORMED THAT ANY GUARANTEES ASSOCIATED WITH THIS PRODUCT ARE SUBJECT TO THE ONGOING CLAIMS PAYING ABILITY OF THE ISSUER.
- I/WE UNDERSTAND THAT IF I/WE ELECT TO PURCHASE A RIDER, THE EXPENSES WILL BE CHARGED AS LONG AS I/WE HOLD THE CONTRACT AND MAY INCREASE AFTER ISSUE. THE PROSPECTUS CONTAINS DETAILED INFORMATION ABOUT RIDERS.
- IF REQUESTING A 1035 EXCHANGE, I/WE HAVE BEEN SHOWN A COMPARISON IN SECTION 3A OF THIS DISCLOSURE DISPLAYING THE DIFFERENCE OF THE FEES AND EXPENSES, DEATH BENEFITS AND LIVING BENEFITS, AND SURRENDER PERIODS BETWEEN THE PRODUCT BEING SURRENDERED AND THE PRODUCT BEING PURCHASED. I/WE HAVE DETERMINED THAT THE EXCHANGE(S) WILL RESULT IN MY/OUR BENEFIT AND MEET MY/OUR INVESTMENT GOALS.

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- I/WE HAVE BEEN INFORMED OF ANY APPLICABLE FEES AND EXPENSES ASSOCIATED WITH THIS PRODUCT. I/WE HAVE DETERMINED THAT THE COSTS ASSOCIATED WITH THIS PRODUCT ARE ACCEPTABLE GIVEN MY/OUR INVESTMENT OBJECTIVES.
- I/WE HAVE BEEN GIVEN THE OPPORTUNITY TO ASK QUESTIONS AND RECEIVE ANSWERS CONCERNING THE TERMS AND CONDITIONS OF THIS INVESTMENT AND HAVE RECEIVED ANY ADDITIONAL INFORMATION I/WE DEEM NECESSARY TO EVALUATE MY INVESTMENT.
- I/WE UNDERSTAND THAT MY/OUR FINANCIAL PROFESSIONAL (FP) AND AVANTAX INVESTMENT SECURITIES, INC. WILL BE COMPENSATED FOR THE SALE OF THIS PRODUCT AND THAT SPECIFIC INFORMATION ABOUT AVANTAX'S COMPENSATION IS AVAILABLE IN THE PROSPECTUS OR BY ASKING MY/OUR FINANCIAL PROFESSIONAL.
- I/WE UNDERSTAND THAT IF I/WE HAVE ANY QUESTIONS ABOUT THE INFORMATION CONTAINED IN THIS DOCUMENT, AND I/WE WOULD LIKE TO SPEAK WITH SOMEONE AT THE AVANTAX HOME OFFICE, I/WE CAN CONTACT THE SALES SUPERVISION DEPARTMENT AT (866) 218-8206, OPTION 8, OPTION 1. UNLESS I/WE REQUEST OTHERWISE, MY/OUR AVANTAX FINANCIAL PROFESSIONAL MAY BE NOTIFIED AND/OR GIVEN THE OPPORTUNITY TO PARTICIPATE IN THE CONVERSATION.

**AVANTAX CLIENT PRE-DISPUTE ARBITRATION AGREEMENT**

THIS AGREEMENT CONTAINS A PRE-DISPUTE ARBITRATION CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT THE PARTIES AGREE AS FOLLOWS:

- ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY, EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED.
- ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY ARBITRATION AWARD IS VERY LIMITED.
- THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.
- THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD UNLESS, IN AN ELIGIBLE CASE, A JOINT REQUEST FOR AN EXPLAINED DECISION HAS BEEN SUBMITTED BY ALL PARTIES TO THE PANEL AT LEAST 20 DAYS PRIOR TO THE FIRST SCHEDULED HEARING DATE.
- THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO ARE NOT OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.
- THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION. IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.
- THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENT THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

NO PERSON SHALL BRING A PUTATIVE OR CERTIFIED CLASS ACTION TO ARBITRATION, NOR SEEK TO ENFORCE ANY PRE-DISPUTE ARBITRATION AGREEMENT AGAINST ANY PERSON WHO HAS INITIATED IN COURT A PUTATIVE CLASS ACTION; OR WHO IS A MEMBER OF A PUTATIVE CLASS WHO HAS NOT OPTED OUT OF THE CLASS WITH RESPECT TO ANY CLAIMS ENCOMPASSED BY THE PUTATIVE CLASS ACTION UNTIL:

- THE CLASS CERTIFICATION IS DENIED; OR
- THE CLASS IS DECERTIFIED; OR
- THE CLIENT IS EXCLUDED FROM THE CLASS BY THE COURT.

SUCH FORBEARANCE TO ENFORCE AN AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OF ANY RIGHTS UNDER THIS AGREEMENT EXCEPT TO THE EXTENT STATED HEREIN.

YOU AGREE THAT ALL CLAIMS, CONTROVERSIES AND OTHER DISPUTES BETWEEN YOU AND AVANTAX INVESTMENT SERVICES AND ITS AFFILIATED ENTITIES, INCLUDING AVANTAX INSURANCE AGENCY, LLC (COLLECTIVELY REFERRED TO AS "AVANTAX") AND ANY OF THEIR DIRECTORS, OFFICERS, EMPLOYEES, REGISTERED REPRESENTATIVES OR AGENTS ARISING OUT OF OR RELATING TO THIS AGREEMENT OR ANY ORDERS OR TRANSACTIONS THEREIN OR THE CONTINUATION, PERFORMANCE OR BREACH ANY AGREEMENT BETWEEN YOU AND AVANTAX, WHETHER ENTERED INTO BEFORE, ON, OR AFTER THE DATE THIS ACCOUNT IS OPENED SHALL BE DETERMINED BY ARBITRATION CONDUCTED BY, AND SUBJECT TO THE ARBITRATION RULES THEN IN EFFECT OF, FINRA. IF FINRA DECLINES JURISDICTION, THEN YOU AGREE TO HAVE THE ARBITRATION CONDUCTED BY AND SUBJECT TO THE RULES THEN IN EFFECT OF THE AMERICAN ARBITRATION ASSOCIATION. THIS AGREEMENT TO ARBITRATE SHALL BE SPECIFICALLY ENFORCEABLE UNDER PREVAILING LAW AND PROCEDURES. ALL FEDERAL AND STATE STATUTES OF LIMITATION, DOCTRINES OF REPOSE AND TIME BARS SHALL APPLY TO ANY ARBITRATION PROCEEDING, AND NOTHING IN THIS AGREEMENT SHALL BE DEEMED TO LIMIT OR WAIVE THE APPLICATION OF ANY SUCH STATUTE OR DOCTRINE. THE AWARD RENDERED BY THE ARBITRATORS SHALL BE FINAL, AND JUDGMENT MAY BE ENTERED UPON IT IN ANY COURT HAVING JURISDICTION OVER THE PARTIES. COUNSEL CAN ADVISE YOU ON HOW THIS PROVISION MAY AFFECT YOU.

I/WE AGREE THAT THIS AGREEMENT SHALL BE GOVERNED BY THE LAWS OF THE STATE OF TEXAS WITHOUT REGARD TO ITS CONFLICT OF THE LAW'S PROVISIONS AND SHALL INURE TO THE BENEFIT OF MY/OUR AND AVANTAX INVESTMENT SECURITIES, INC.'S RESPECTIVE SUCCESSORS AND ASSIGNS, AND SHALL BE BINDING ON ME/US AND MY/OUR REPRESENTATIVES, ATTORNEYS-IN-FACT, HEIRS, EXECUTORS, ADMINISTRATORS, AND ASSIGNS.

TO HELP THE GOVERNMENT FIGHT THE FUNDING OF TERRORISM AND MONEY-LAUNDERING ACTIVITIES, U.S. FEDERAL LAW REQUIRES FINANCIAL INSTITUTIONS TO OBTAIN, VERIFY, AND RECORD INFORMATION THAT IDENTIFIES EACH PERSON (INDIVIDUALS AND BUSINESSES) WHO OPENS AN ACCOUNT. WHAT THIS MEANS FOR YOU: WHEN YOU OPEN AN ACCOUNT, WE WILL ASK FOR YOUR NAME, ADDRESS, DATE OF BIRTH, AND OTHER INFORMATION THAT WILL ALLOW US TO IDENTIFY YOU. WE MAY ALSO ASK FOR YOUR DRIVER'S LICENSE OR OTHER IDENTIFYING DOCUMENTS.

THE AVANTAX AFFILIATED COMPANIES EXCLUSIVELY PROVIDE FINANCIAL PRODUCTS AND SERVICES, AND DO NOT PROVIDE TAX OR ACCOUNTING SERVICES. FINANCIAL PROFESSIONALS MAY PROVIDE TAX, ACCOUNTING OR OTHER SERVICES THROUGH THEIR INDEPENDENT OUTSIDE BUSINESSES, BUT THESE SERVICES ARE SEPARATE AND APART FROM, AND ARE NOT SUPERVISED BY, AVANTAX. ALL PAYMENTS FOR THE PURCHASE OF ANNUITIES SHOULD BE MADE BY CHECK OR ACH TRANSFER PAYABLE TO THE INSURANCE COMPANY, NOT TO AN AVANTAX FINANCIAL PROFESSIONAL OR HIS/HER INDEPENDENT COMPANY. WHEN YOU PURCHASE AN ANNUITY THROUGH AVANTAX YOU WILL RECEIVE PERIODIC ACCOUNT STATEMENTS REFERENCING AVANTAX DIRECTLY FROM THE INSURANCE COMPANY. IF YOU BELIEVE YOU MADE AN INVESTMENT THROUGH AVANTAX BUT DID NOT RECEIVE A CONFIRMATION OR STATEMENTS, PLEASE CALL US TOLL-FREE AT (866) 218-8206, OPTION 2.

**I/WE ACKNOWLEDGE REVIEW AND APPROVAL OF ALL OF THE INFORMATION CONTAINED ON ALL PAGES OF THIS VARIABLE ANNUITY DISCLOSURE FORM, INCLUDING MY FINANCIAL INFORMATION INCLUDED ON PAGE 2.**

**THIS AGREEMENT CONTAINS A PRE-DISPUTE ARBITRATION CLAUSE, WHICH BEGINS ON THE PREVIOUS PAGE.**

**I/WE ACKNOWLEDGE RECEIVING A COPY OF THIS AGREEMENT, INCLUDING THE AVANTAX PRE-DISPUTE ARBITRATION CLAUSE.**

CLIENT SIGNATURE:	DATE:
CLIENT SIGNATURE (JOINT OWNER):	DATE:

Avantax Wealth Management<sup>SM</sup> is the holding company for the group of companies providing financial services under the Avantax name. Securities offered through Avantax Investment Services<sup>SM</sup>, Member FINRA, SIPC. Investment advisory services offered through Avantax Advisory Services<sup>SM</sup>. Insurance services offered through licensed agents of Avantax Insurance Agency<sup>SM</sup> and Avantax Insurance Services<sup>SM</sup>. Not all products and services listed are offered by all firms. Products and services listed may only be offered by properly licensed individuals. 3200 Olympus Blvd, Dallas, TX 75019 972-870-6000

IF ANY OF THIS FORM IS LEFT BLANK, THE TRANSACTION WILL NOT BE PROCESSED AND PAPERWORK WILL BE RETURNED TO YOU FOR COMPLETION

**FINANCIAL PROFESSIONAL USE ONLY**

BY SIGNING BELOW, I ATTEST THAT:

1. I HAVE THE PROPER INSURANCE LICENSE/APPOINTMENTS (3 STATE RULE).
2. I HAVE THE PROPER SECURITIES LICENSING (3 STATE RULE).
3. I HAVE COMPLETED THE REQUIRED TRAINING FOR THE ANNUITY PRODUCT BEING SOLD.
4. I VERIFY THAT THE APPLICATION IS COMPLETE (INCLUDING PRODUCT NAME, SUBACCOUNTS, RIDERS, SIGNATURES, ETC.).
5. I VERIFY THAT IF THE FUNDS ARE COMING FROM THE LIQUIDATION OF ANOTHER PRODUCT AND THERE IS A CDSC OF 3% OR MORE THAT PROPER DOCUMENTATION HAS BEEN PROVIDED EXPLAINING WHY THIS IS APPROPRIATE.
6. I VERIFY THAT IF THE CLIENT PURCHASING THIS ANNUITY IS EITHER 65 OR OLDER OR YOUNGER THAN 46 THAT PROPER DOCUMENTATION HAS BEEN PROVIDED EXPLAINING WHY THIS IS APPROPRIATE.
7. I VERIFY THAT IF THE CLIENT HAS INCOME LESS THAN \$25,000 OR A LNW UNDER \$50,000 THAT PROPER DOCUMENTATION HAS BEEN PROVIDED EXPLAINING WHY THIS IS APPROPRIATE.
8. I VERIFY THAT IF THE CLIENT ANTICIPATES NEEDING FUNDS ABOVE AND BEYOND THE ALLOWED WITHDRAWAL RATE, THAT PROPER DOCUMENTATION HAS BEEN PROVIDED EXPLAINING WHY THIS IS APPROPRIATE.
9. I VERIFY THAT THE SUBACCOUNT ALLOCATIONS MATCH THE INVESTMENT OBJECTIVES OF THE CLIENT AND THAT THE SUBACCOUNT ALLOCATION IS NOT 100% INTO THE MONEY MARKET OR THAT PROPER DOCUMENTATION HAS BEEN PROVIDED EXPLAINING WHY THIS IS APPROPRIATE.
10. I VERIFY THAT THE CLIENT DOES NOT HAVE AN OVER CONCENTRATION IN ANNUITIES OR THAT PROPER DOCUMENTATION HAS BEEN PROVIDED EXPLAINING WHY THIS IS APPROPRIATE.
11. I VERIFY THAT IF THE CLIENT IS DOING AN EXCHANGE/REPLACEMENT THAT PROPER DOCUMENTATION HAS BEEN PROVIDED EXPLAINING WHY THIS IS APPROPRIATE.
12. I VERIFY THAT IF THE CLIENT IS DOING AN EXCHANGE/REPLACEMENT THAT THE MOST RECENT STATEMENT FOR THE CLIENTS EXISTING ANNUITY CONTRACT HAS BEEN INCLUDED WITH THE PAPERWORK.
13. I VERIFY THAT THE DISCLOSURE FORM IS COMPLETE INCLUDING SIGNATURE AND DATE SIGNED.
14. I VERIFY THAT I HAVE COMPLETED THE REQUIRED TRAINING FOR THE PRODUCT SPECIFIC ANNUITIES LISTED ON PAGE 5.

I HAVE A REASONABLE BASIS TO BELIEVE THE PURCHASE OF THIS ANNUITY IS SUITABLE AND THE CUSTOMER HAS BEEN INFORMED OF ALL MATERIAL FACTS AND EXPENSES, INCLUDING BUT NOT LIMITED TO: THE POTENTIAL SURRENDER PERIOD AND SURRENDER CHARGE; POTENTIAL TAX PENALTY IF THEY SELL OR REDEEM THIS ANNUITY BEFORE REACHING THE AGE OF 59½; MORTALITY AND EXPENSE FEES; INVESTMENT ADVISORY FEES; POTENTIAL CHARGES FOR AND FEATURES OF RIDERS; THE INSURANCE AND INVESTMENT COMPONENTS OF ANNUITIES; AND MARKET RISK.

FINANCIAL PROFESSIONAL (FP) SIGNATURE:	DATE:
FINANCIAL PROFESSIONAL NAME (FP) (PRINTED):	FP NUMBER:

IF ANY OF THIS FORM IS LEFT BLANK, THE TRANSACTION WILL NOT BE PROCESSED AND PAPERWORK WILL BE RETURNED TO YOU FOR COMPLETION

**INTERNAL USE ONLY**

<input type="checkbox"/> APPROVE <input type="checkbox"/> REJECT      REASON FOR REJECTION : _____	
1. I HAVE VERIFIED THAT THE APPLICATION IS COMPLETE (INCLUDING PRODUCT NAME, SUBACCOUNTS, RIDERS, SIGNATURES, ETC.).	<input type="checkbox"/> YES
2. I HAVE VERIFIED THAT THE DISCLOSURE FORM IS COMPLETE INCLUDING SIGNATURE AND DATE SIGNED.	<input type="checkbox"/> YES
3. DOES THE PRODUCT BEING EXITED HAVE A CDSC GREATER THAN 3%?	<input type="checkbox"/> YES <input type="checkbox"/> NO
4. IS THE CLIENT PURCHASING THIS ANNUITY AGE 65 AND OLDER OR YOUNGER THAN 46?	<input type="checkbox"/> YES <input type="checkbox"/> NO
5. DOES THE CLIENT HAVE INCOME LESS THAN \$25,000 OR A LNW UNDER \$50,000?	<input type="checkbox"/> YES <input type="checkbox"/> NO
6. DOES THE CLIENT ANTICIPATE NEEDING FUNDS ABOVE AND BEYOND THE ALLOWED WITHDRAWAL RATE?	<input type="checkbox"/> YES <input type="checkbox"/> NO
7. DOES THE SUBACCOUNT ALLOCATION MATCH THE INVESTMENT OBJECTIVE?	<input type="checkbox"/> YES <input type="checkbox"/> NO
8. IS THE SUBACCOUNT ALLOCATION 100% INVESTED IN THE MONEY MARKET?	<input type="checkbox"/> YES <input type="checkbox"/> NO
9. DOES THE CLIENT HAVE MORE THAN 50% OF LNW INVESTED IN ANNUITIES?	<input type="checkbox"/> YES <input type="checkbox"/> NO
10. I HAVE RUN THE ASSET REPORT TO VERIFY HOLDINGS AT AVANTAX.	<input type="checkbox"/> YES <input type="checkbox"/> NO
11. FOR EXCHANGE/REPLACEMENTS, IS THE CLIENT LOSING OR REDUCING ANY BENEFITS TO EXIT THEIR CURRENT POLICY?	<input type="checkbox"/> YES <input type="checkbox"/> NO
12. FOR EXCHANGE/REPLACEMENTS, A THIRD PARTY STATEMENT HAS BEEN INCLUDED AND THE INFORMATION APPEARS CONSISTENT WITH THE INFORMATION PROVIDED ON THE DISCLOSURE FORM.	<input type="checkbox"/> YES <input type="checkbox"/> NO
IN APPROVING THIS DEFERRED ANNUITY PURCHASE, I HAVE A REASONABLE BASIS TO BELIEVE THAT THIS TRANSACTION IS SUITABLE IN ACCORDANCE WITH FINRA'S GENERAL SUITABILITY RULE AND MEETS THE GUIDELINES SET FORTH IN FINRA RULE 2330.	<input type="checkbox"/> YES <input type="checkbox"/> NO
SALES SUPERVISOR:	
SALES SUPERVISOR SIGNATURE:	
SUPERVISOR NOTES:	DATE:
<div style="position: absolute; top: 50%; left: 50%; transform: translate(-50%, -50%); opacity: 0.2; font-size: 48px; pointer-events: none;">             DO NOT USE           </div>	