



Fee-Associated Annuity Disclosure Agreement

Based upon the information I have provided to my investment advisory representative ("IAR") and my risk assessment, my IAR has recommended that I invest in an annuity with specific riders that are designed to help meet my financial goals and objectives. Prior to making this investment I have had an opportunity to review the annuity's most recent prospectus and have had any questions answered to my satisfaction by information provided to me by the insuring insurance company. Additionally, I understand and acknowledge that:

Any guarantees described by or associated with the annuity are backed solely by the claims paying ability of the insuring insurance company;

There are additional fees associated with the rider(s) selected and the insuring insurance company may increase these fees (as outlined within the prospectus);

Certain riders may 'grow' or 'credit' your account at a specific rate. Account growth from a rider does not represent funds that are available for a lumpsum withdrawal and are only available in accordance with the terms of the rider, as outlined in the prospectus;

Withdrawals made from this contract may adversely impact or destroy any future income, withdrawal, or death benefit associated with the selected rider. Based on my current financial situation, goals, and objectives, I believe that I have sufficient assets available outside of this annuity to satisfy any foreseeable need;

The contract may allow me to invest all or a portion of assets invested within it to variable sub accounts. Each sub account has its own risk characteristics and fees, as described within the prospectus, and may decline in value as much as or more than the general market; and

The fees associated with this contract, including riders, advisory fees charged by my IAR, and variable sub account fees will lower my contract value.

Client Signature _____

Date _____

Client Name _____

IAR Signature _____

Date _____

IAR Name _____