

# PTE 84-24 DISCLOSURE & ACKNOWLEDGEMENT FORM

**Purchaser:**  
**("You")**

**Financial Professional**  
**("Financial Professional")**

**Insurance Company**  
**("Insurance Company")**

This Disclosure Statement ("Disclosure") is made pursuant to ERISA Prohibited Transaction Exemption 84-24 ("PTE 84-24"). This Disclosure provides information you should know before making a purchase of, and payments to, an annuity contract issued by the Insurance Company. This Disclosure describes:

- The nature of the relationship between the Financial Professional and the Insurance Company
- The commissions the Financial Professional will receive ("Commissions") for your purchase of this annuity contract;
- Certain charges that apply under the annuity contract; and

## **Relationship of Financial Professional to Insurance Company**

You will be purchasing your annuity contract through a Financial Professional who is independent of the Insurance Company and has no contractual obligation to recommend the Insurance Company's annuity contracts. The Financial Professional can recommend annuity contracts that are issued by the Insurance Company as well as other insurance companies he or she may be appointed.

## **Commissions**

The Insurance Company will pay Commissions to the Financial Professional when you purchase this annuity contract. In addition, Insurance Company may pay further commissions to a managing agent, supervising agent, or other insurance intermediary that is involved in the marketing, training, administration, wholesaling, supervision, or issuance of the annuity contract. Commissions are not paid by You, nor are any commissions taken out of your premium amount nor does any commission paid reduce the value of your annuity contract. Your purchase of the Annuity Contract will be counted toward the Agent's potential eligibility for supplementary compensation benefits such as additional cash compensation and/or additional non-cash compensation to be paid by the Insurance Company or third party, including, but not limited to, marketing reimbursements, education and training seminars, conferences, trips or other sales programs. Below is a description of the Commissions the Financial Professional will receive when you purchase this Annuity Contract:

FINANCIAL PROFESSIONAL COMMISSION	
Commissions paid in first contract year	
Commissions paid in succeeding contract years (if applicable)	
Other/Alternative compensation arrangements (if applicable)	

**Charges**

Your annuity contract may include certain charges imposed by the Insurance Company as the issuer of your annuity contract. These charges may include surrender charges, bonus recapture provisions, market value adjustments, or fees for optional annuity contract features available through a rider to the contract. The Insurance Company provides a general description of all applicable charges in the Product Disclosure Material, which accompanies the Annuity Contract application, and which is incorporated into this Disclosure by reference.

**Acknowledgment / Approval**

I acknowledge receipt of the information contained in this Disclosure, and have received it prior to the purchase of the annuity contract. I understand the commission and compensation information that has been disclosed and approve the purchase of the annuity contract for funding contributions to the IRA, including the compensation and other charges under the contract described in this Disclosure.

Signature of Purchaser:  Date: