

VARIABLE INSURANCE PRODUCT QUESTIONNAIRE

RR name:	Branch/Dept.:
Customer name:	Account No.:
Amount of investment: \$	
Name/Description of product:	
Section 1: Customer Information	
Customer Name: (Primary) _____	
SSN/TIN: _____ D/O/B: _____	
Address: _____	
City: _____ State: _____ Zip: _____	
Phone: _____ Marital Status: _____	
Sex: M _____ F _____ # of Dependents _____	
Tax Bracket: _____ Occupation: _____	
Current Health Condition: Excellent _____ Good _____ Fair _____ Poor _____	
Employer Name: _____ Employer Phone: _____	
Employer Address: _____	
City: _____ State: _____ Zip: _____	
Customer Name: (Joint Owner) _____	
SSN/TIN: _____ D/O/B: _____	
Address: _____	
City: _____ State: _____ Zip: _____	
Phone: _____ Marital Status: _____	
Sex: M _____ F _____	

Section 2: Suitability Information

Time Horizon: 1 ___ 2 ___ 3 ___ 4 ___ 5 ___ 6 ___ 7 ___ 8 ___ 9 ___ 10+ ___ Years

Annual Income: < \$25,000 ___ \$25,000 - \$50,000 ___ \$50,000 - \$100,000 ___ > \$100,000 ___

Net Worth
(Excluding Primary Residence) < \$50,000 ___ \$50,000 - \$100,000 ___ \$100,000 - \$250,000 ___
\$250,000 - \$500,000 ___ \$500,000 - \$1M ___ > \$1M ___

Liquid Net Worth < \$50,000 ___ \$50,000 - \$100,000 ___ \$100,000 - \$250,000 ___
\$250,000 - \$500,000 ___ \$500,000 - \$1M ___ > \$1M ___

Investment Experience: Low ___ Moderate ___ High ___ Extensive ___

Objective:
(Check all that apply) Conservative Income ___ Income ___ Moderate Growth ___
Aggressive Growth ___ Speculation ___

Risk Tolerance: Very Low ___ Low ___ Moderate ___ High ___ Very High ___

Section 3: Product Information

Variable Annuity Purchased: _____

Amount \$ _____ Surrender Charge: Yes ___ No ___

Surrender Charge Time Frame (If Applicable): 0 ___ 1 ___ 2 ___ 3 ___ 4 ___ 5 ___ 6 ___ 7+ ___ Years

Bonus Product: Yes ___ No ___ If Yes, cost for: _____

Annual Mortality & Expense Fee: _____

Administration Charge: _____

Sub-Account Fees (if applies) _____ Rider Cost(s) _____

Total: _____

<u>Feature</u>	<u>%</u>
Step Up Death Benefit	_____
Guaranteed Minimum Income	_____
Guaranteed Minimum Withdrawal Benefit	_____
Principal Protection	_____
Other _____	_____

Free Look Period: 10 ___ 15 ___ 30 ___ Days Other: _____

Source of Funds:
(All that Apply)

Checking/Savings Account	_____
Mutual Funds	_____
Stocks	_____
Bonds	_____
Retirement Plan	_____

Section 4: Replacement / Exchange Information

Is this an exchange / replacement from another annuity product?

YES

NO

If YES, continue. If NO, skip to next section.

a. Identify the other investment being exchanged including amount and description:

b. Has the customer exchanged a deferred variable annuity within the last 36 months? YES NO

If YES, explain.

c. Would the customer incur a surrender charge, be subject to a new surrender period, lose existing benefits, or be subject to increased fees or charges: YES NO

If YES, explain.

d. Will the customer benefit from product enhancements and improvements? If YES, explain. YES NO

e. What is the reason for the exchange?

For 1035 exchanges, attach a completed Regulation 60 form to this worksheet.

Section 5: Suitability Factors

Indicate the suitability factors of the purchase or exchange. Check all that apply.

The customer has been informed about:

- Potential surrender period and surrender charge
- Potential tax penalty components
- Mortality and expense fees
- Charges for and features of enhanced riders, if any
- Insurance and investment features
- Market risk
- Share class features

Indicate features of the new investment that are suitable for the customer:

- Tax-deferred growth
- Annuitization
- Death or living benefit
- Underlying subaccounts
- Riders and similar product enhancements
- Liquidity Option
- For NY Residents Only: Willingness to Accept Non-Guaranteed Elements in the Annuity (*including variability in premium, cash value, death benefit, or fees*)
- Other: _____

For each feature selected above, describe why it is suitable and benefits the customer:

Why did you decide to have this client invest into a variable annuity as opposed to other types of investments?

Please describe why this Variable Annuity Product was selected as opposed to its competitors.

What are the potential risks and rewards of this recommendation?

Section 6: Existing Investments

Customer's other investments and life insurance holdings.

(Please attached an additional sheet if needed)

Investment Type (MF, Stocks, VA, Life Ins., etc)	Fund/Company Name	Current Value	Death Benefit (if applicable)	Total Value
Grand Total				

Section 7: Customer Acknowledgement:

(Customer to initial each item indicating receipt of understanding of statement)

- I have received the proposed annuity prospectus
- I am aware I will incur a surrender charge for replacing my existing annuity
- I am aware that my total annual expense charge may increase
- I am aware that a new surrender schedule will begin for the proposed annuity
- I am aware and have discussed other investment options with my financial advisor

I have reviewed this information with my financial consultant and agree to the above transaction

Customer's Signature:	Joint Customer's Signature (if applicable)
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REPRESENTATIVE SUITABILITY ANALYSIS

Describe the suitability rationale for the purchase or exchange including why this investment is suitable for the customer. For an exchange or liquidation of a product such as a mutual fund or UIT into a variable product, please explain why it is economically justified and quantify the economics of the switch. If it is for better or desired features or cost savings, describe the features and note the economic cost to obtain these features.

After evaluating the factors involved with this recommendation, including the considerations outlined above, as well as the customer's investment profile, I believe this recommendation is in the best interest of the customer:

RR signature:	Date:
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For Supervisors Use Only:

Approved:	<input type="checkbox"/>	
Denied:	<input type="checkbox"/>	
Reason: (if denied)		
Supervisors Signature:		Date:

CUSTOMER ACKNOWLEDGEMENT

Variable Annuities are designed to be a long-term investment vehicle, to meet retirement and other long-range investment goals. Variable Annuities are not suitable for meeting short-term goals because of market risk, potential taxes and surrender charges which may apply if you withdraw your money early. While most Variable Annuities contain sub-accounts, which are designed to mirror the performance of a particular mutual fund by investing in distinct underlying fund portfolios, Variable Annuities are not, in and of themselves, mutual funds. Variable Annuities differ from mutual funds in that: a) Variable Annuities provide a stream of income for a set period of time or the life of the annuitant or other beneficiary; b) Variable Annuities have a death benefit; c) Variable Annuities provide tax-deferred growth.

The following information is provided for your information regarding Variable Annuities:

1. Earnings withdrawn prior to the age of 59 ½ are subject to a tax penalty of 10% and may be subject to ordinary income tax. Consult your tax advisor prior to withdrawing funds.
2. Investment in this variable annuity is subject to a declining sales charge schedule, if you choose to surrender your annuity before a predetermined number of years. See prospectus for details.
3. The investment in a variable annuity is subject to various charges, such as sales charges, such as mortality and expense fees, administrative charges, and investment management fees. See the prospectus for details.
4. The purchase of a variable annuity in an IRA account or other tax deferred account will not provide additional tax relief.
5. This contract is subject to a free-look period, in accordance with the contract, during which you may cancel your contract.
6. The following will be considered in all exchange transactions; the product exchanged from, the product exchanged to, the date of the purchase of the original product, the remaining CDSC charge, the surrender schedule for the new product, the distinguishing features between the two products, the financial benefit to the customer, whether or not the customer's state requires an exchange disclosure form.

I, the undersigned hereby acknowledge that I have read and understand the foregoing information regarding variable annuities and I have received a copy of the prospectus.

Customer's Signature

Joint Customer's Signature *(if applicable)*

Registered Representative Signature

Date