

Existing Annuity Contract		Proposed Annuity
Company Name:		
Contract Number:		(if known)
Contract Type (Variable, Fixed, Fixed Indexed):		
Purchase or Issue Date:		N/A
Initial Premium: \$		\$
Source of Initial Premium		
Current Accumulation Value: \$		N/A
Current Surrender Charge +/- Market Value Adjustment \$		N/A
Current Cash Surrender Value: \$		N/A
Surrender Charge Schedule Remaining / Surrender Charge Schedule:		(Example: 10 years 14, 13, 12, 11, 10, 9, 8, 6, 4, 3%)
Guaranteed Interest Rate & Guarantee Period (if any):		
Current Death Benefit: \$		\$
Is policy currently continued under a Spousal Continuance Provision?	<input type="checkbox"/> Yes <input type="checkbox"/> No	N/A
Other Contract Features (Earnings Enhancement, Living Benefit, etc.):		
Annual Free Withdrawal Percentage Rate:	%	%
Minimum Guaranteed Fixed Account Interest Rate:	%	%
Market Value Adjustment:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Initial Contract Bonus Percentage Amount:		
Potential Loss of Bonus if Exchanged:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, list limitations, requirements, exclusions of the benefit:		
Total Annual Charges (Asset Fees, Administrative Fees, etc):		
Other:		

Owner's Signature

/ /
Date

Joint Owner's Signature

/ /
Date



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Disclosure and Comparison of Annuity Contracts

NOTE: No questions or response areas are to be left blank when offered to the annuitant and/or applicant for signature. If any information requested is unavailable, not applicable or unknown, the insurance agent or insurer must indicate that.

Owner: Do not sign this form if:

1. any item has been left blank;
2. without carefully reviewing the information recorded; or
3. if any of the information recorded is not true and correct to the best of your knowledge.

Owner's Signature

/ /

Date Signed

Joint Owner's Signature

/ /

Date Signed

Agent's Signature

/ /

Date Signed



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Disclosure and Comparison of Annuity Contracts

Explanation of Terms

Contract Type is the product type of the current annuity contract. Examples are Variable, Fixed, and Fixed Indexed annuities.

Purchase of Issue Date is the effective date of the annuity contract.

Initial Premium is the initial amount used to fund the existing and proposed contracts.

Source of Initial Premium is the actual source of the funds used to fund the existing and proposed contracts.

Current Accumulation Value is the current gross value of the annuity contract.

Current Surrender Charge +/- Market Value Adjustment is the amount deducted from the annuity Current Accumulation Value taking into consideration the positive or negative Market Value Adjustment upon surrender or for withdrawals exceeding any free withdrawal provision.

Current Cash Surrender Value is the net amount of the Current Accumulation Value after subtracting the surrender charge and Interest Adjustment (if applicable).

Surrender Charge Schedule Remaining/Surrender Charge Schedule is the surrender charge schedule remaining on the annuity contract being replaced. The Surrender Charge Schedule is the entire schedule for the proposed annuity.

Guaranteed Interest Rate & Guarantee Period (if any) is the current interest rate that is guaranteed on the contract and the guarantee period.

Current Death Benefit is the net amount that would be paid to designated beneficiary or beneficiaries of an existing annuity contract, or the death benefit that the proposed replacement policy would pay as of the contract issue date.

Is Policy Currently Continued Under a Spousal Continuance Provision? Confirm if the current policy is active under a Spousal Continuance provision.

Annual Free Withdrawal Percentage Rate is the percentage of available funds that may be withdrawn on an annual basis as stated in the contract pages.

Waiver of Surrender Charge Benefit or Similar Benefit is a benefit that is built into individual annuity contracts or added by rider, endorsement or amendment. The benefits are triggered by a qualifying event associated with either the annuitant or owner.

Minimum Guaranteed Fixed Account Interest Rate is the minimum guaranteed interest rate for the fixed account.

Market Value Adjustment (also referred to as Interest Adjustment) is the increase or decrease in the surrender value of the contract that is adjusted to reflect market fluctuations.

Initial Contract Bonus is a bonus paid by the insurer, generally, at inception of the annuity contract, and may be expressed as a percentage of the initial premium or dollar amount, and must be stated in the annuity contract.

Potential Loss of Bonus if Exchanged refers to whether any bonus would be lost if the annuity contract was exchanged or terminated for any reason.



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