

CLIENT NAME : _____

**GUARANTEED VERSUS NON-GUARANTEED INVESTMENTS
FOR IRA, 401(K), 403 (B), 457, OR OTHER RETIREMENT ACCOUNTS**

***Purpose and Instructions:** The purpose of this questionnaire is to help us determine if you need or want investments that provide guarantees. Before we can invest your money in guaranteed investments, we must show that you are suitable for these investments. Please read each question and choose the answer that best fits your needs and desires.*

Questions for Retirement Accounts	Yes	No	Unsure	Doesn't Apply
How much of your retirement money are you considering investing for this questionnaire? \$_____				
During retirement, will you need monthly income from this account? If "yes", how much per month? \$_____				
Are you concerned about the possibility of running out of money in retirement?				
What is the minimum and maximum number of years you want to invest this money? (minimum_____) (maximum_____)				
If you have to liquidate money prior to the first 10 years, can you limit the annual liquidations to 10% of what you invest?				
If you are under 59 ½, will you need to access any of these funds prior to turning 59 ½?				
Do you want your investments guaranteed against the loss of principal (what you invest minus withdrawals)?				
Do you want the security of knowing your investment can provide you a guaranteed lifetime income and still have access to your money?				
If you marked "yes" to the above question, are you interested in providing a guaranteed lifetime income to your spouse upon your demise?				
Do you want guaranteed lifetime income that has the <u>potential to increase</u> ? Note: If you answer "yes" to this question your income will start off lower than if you answer "no", but it will have the potential to increase over time. If you answer "no" your income will start higher but will remain level throughout your life.				
Which guarantee is <u>most</u> important to you? (<i>please check one</i>) a) A guarantee against the loss of principal? <input type="checkbox"/> b) A guarantee of lifetime income? <input type="checkbox"/>	Check One Box ↩	Check One Box ↩		
If you answered the <u>above</u> question "a guarantee against the loss of principal", which is <u>more</u> important to you: (<i>please check one</i>) a) Provide a guarantee of principal for yourself during your lifetime? <input type="checkbox"/> b) Provide a guarantee of principal for your beneficiaries ? <input type="checkbox"/>	Check One Box ↩	Check One Box ↩		

Please complete and sign on the reverse side.

Questions for Retirement Accounts	Yes	No	Unsure	Doesn't Apply
<p>If, at the time of your early demise, your account is worth less than what you originally invested (less withdrawals), do you want the security of knowing that your beneficiaries are guaranteed to receive: <i>(please check one)</i></p> <p>a) No less than the amount you invested (less withdrawals)? <input type="checkbox"/></p> <p>b) A <u>higher amount</u> of what you invested (less withdrawals)? <input type="checkbox"/></p>	<p>If "yes" check a box to the left ↩</p>			
<p>How do you want your beneficiaries to receive their inheritance?</p> <p>(a) I want my beneficiaries to receive their inheritance in a <u>lump sum</u> distribution. <input type="checkbox"/></p> <p>(b) I want my beneficiaries to receive their inheritance <u>over a certain number of years</u> or <u>over their life expectancy</u> (<i>comment: over time, this option will give them the most amount of money</i>). <input type="checkbox"/></p> <p>(c) I want my beneficiaries to receive a <u>portion</u> of their inheritance as a <u>lump sum</u> and the rest over a <u>certain number of years</u>, or <u>over their life expectancy</u> (<i>comment: if investors are concerned about the wisdom of their beneficiaries, choosing this option is useful to give your beneficiaries some money upfront, and the rest spread out in payments over their life expectancy</i>). <input type="checkbox"/></p>	<p>Check One Box ↩</p>	<p>Check One Box ↩</p>		
<p>_____ Date _____</p> <p><i>Investor Signature</i></p> <p>_____ Date _____</p> <p><i>Registered Representative</i></p>				

All contract guarantees and payout rates are subject to the claims-paying ability and financial strength of the issuing insurance company. All investing is subject to risk, including possible loss of principal.