

PTE 84-24 DISCLOSURE FORM REQUIRED FOR INDIVIDUAL RETIREMENT ANNUITIES

This document must be signed by the applicant and the agent, and a copy left with the applicant.

This form provides important information you should know before making a purchase of, or payment to, an annuity contract ("Annuity") issued by the Insurance Company issuing the Annuity ("Insurance Company"). This Disclosure and Acknowledgement Form ("Form") is provided pursuant to applicable law, and in particular, is intended to document satisfaction of certain requirements of ERISA Prohibited Transaction Class Exemption 84-24.

| |
|---------------------------------------|
| Owner/Applicant |
| Agent |
| Insurance Company Issuing the Annuity |
| Annuity Product |

RELATIONSHIP OF AGENT TO INSURANCE COMPANY

You will be purchasing an Annuity through an Agent ("Agent") who is a representative of the Insurance Company listed above. Your Agent is an independent insurance agent who can recommend annuity and other insurance products issued by any of the different insurance companies to which he or she is appointed an agent. Your Agent cannot recommend annuities or other insurance products from insurance companies for which he or she has not been appointed an agent, and therefore your Agent is limited to recommending the annuities or other insurance products offered by the insurance companies he or she represents. This Form describes the commissions the Agent and others will receive in connection with your purchase and retention of the Annuity Contract.

COMMISSIONS

For selling the Annuity, the Agent will receive a commission equal to a percentage of the premium(s) paid. Commissions paid are not deducted from your premium(s) paid. In addition to the commission paid to the Agent, Insurance Company may also pay commission to an Insurance Agency and/or an Insurance Marketing Organization ("IMO"). The Insurance Company, the Agent or the Insurance Agency may receive services from the IMO related to the marketing, administration, issuance and servicing of the Annuity. For those services, the IMO receives commissions on the Annuity. The Sales Commission paid to the agent for the purchase is listed below:

% of Premium received (Sales Commission) in contract year 1: _____

% of Premium received (Sales Commission) in subsequent years: _____

CHARGES

The Annuity you purchase is subject to charges, pursuant to the terms of the contract, which may include surrender charges, market value adjustments, or other fees for additional contract features or riders. The specific charges applicable to your Annuity can be found on the contract data page.

ACKNOWLEDGMENT / APPROVAL

I acknowledge receipt of the disclosure information and I approve the purchase of the Annuity specified above for funding contributions to the IRA, including compensation and other fees under the contract. I acknowledge that completing this Form is not a declaration of fiduciary status by Agent, Insurance Agency, Company, IMO or any other party under the Employee Retirement Income Security Act or other applicable Federal or State laws. This form is not a contract and it does not create any enforceable obligations between you and the Agent, Insurance Agency, Company, IMO or any other party.

| | |
|-------------------------|------|
| Owner's Signature | Date |
| Joint Owner's Signature | Date |
| Agent's Signature | Date |