

PTE 84-24 Disclosure Form

Please review the following information regarding the transaction described below.

Agent: _____ Company: _____

Client: _____ Product: _____

Upon acceptance of your application by the Company and the issuance of the Product listed above, please note the following in respect to this transaction and your Agent’s covered investment advice:

1. Your Agent acts as a fiduciary to you when making investment recommendations.
2. Your Agent adheres to a set of impartial conduct standards, including the following:
 - a. Providing investment advice that is in your best interest;
 - b. Not making any statement related to this transaction that is materially misleading; and
 - c. Receiving reasonable compensation reflecting market rates for the services provided to you.
3. Your Agent is compensated for the services related to this transaction by a third party, the Company, due to their affiliation with the Company.
4. Your Agent’s receipt of reasonable compensation as a result of this transaction means your Agent has a financial interest in the transaction and must disclose to you any conflicts of interest that exist in relation to this transaction.
5. Your Agent will receive a commission of ____% for this transaction.
6. If applicable, the following charges, fees, discounts, penalties, or adjustments may be imposed in connection with purchase, holding, exchange, termination, or sale of this policy:

I certify that this information is accurate and correct to the best of my knowledge.

Agent’s Signature

Date

I acknowledge receipt of this disclosure information, including compensation and fees.

Client’s Signature

Date

For Agent use only. To be retained in Agent’s client files.