



INVESTORS HERITAGE®

Your Future. Our Life's Work.



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**PRODUCER DISCLOSURE
FOR ANNUITIES**

1. PRODUCER INFORMATION ("Me", "I", "My")

First Name	MI	Last Name	Suffix	Business Phone Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Business/Agency Name	Website
<input type="text"/>	<input type="text"/>

Business Mailing Address	City	State	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Email Address	NPN License #	NPN License State
<input type="text"/>	<input type="text"/>	<input type="text"/>

2. CUSTOMER INFORMATION ("You", "Your")

First Name	MI	Last Name	Suffix
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

WHAT TYPES OF PRODUCTS CAN I SELL YOU?

I am licensed to sell annuities to You in accordance with state law in the state where the sale occurs. If I recommend that You purchase an annuity, then I believe that it effectively meets Your financial situation, insurance needs, and financial objectives based on the information You have provided. Other financial products, such as life insurance or stocks, bonds and mutual funds, may also meet Your needs.

I offer the following products marked below:

- Fixed or fixed indexed annuities
- Variable annuities
- Life Insurance

A separate license is required to provide advice about or to sell non-insurance financial products. I am licensed and authorized to provide advice about and to sell the following non-insurance products checked below:

- Mutual Funds
- Stocks/Bonds
- Certificates of Deposit

WHICH COMPANIES HAVE AUTHORIZED ME TO SELL THEIR ANNUITIES?

- I am authorized to sell annuities from only one insurer.
- I am authorized to sell annuities from more than one insurer, but I primarily sell annuities from:
- I am authorized to sell annuities from two or more insurers.

HOW I'M PAID FOR MY WORK:

Depending on the particular annuity You purchase, I may be paid a commission or a fee.

Commissions are generally paid to Me by the insurance company while fees are generally paid to Me by the consumer. If You have questions about how I'm paid, please ask Me.

Depending on the particular annuity You buy, I will or may be paid cash compensation as follows:

- Commission is usually paid by the insurance company but can be paid by other sources. If other sources are paying the commission, that is described below:

- Fees may be a fixed amount, an hourly rate, or a percentage of Your payment for the annuity. Fees are usually paid directly by the customer.

- Compensation paid by other sources described below:

In addition to the compensation described above, I may also receive other indirect compensation resulting from this transaction (sometimes called "non-cash" compensation), such as health or retirement benefits, office rent and support, or other incentives from the insurance company or other sources.

If You have questions about the compensation I will be paid for this transaction, please ask Me.

By signing below, You acknowledge that You have read and understand the information provided to You in this document.

Producer Name <div style="border: 1px solid black; height: 25px;"></div>	Producer Signature <div style="border: 1px solid black; height: 25px;"></div>	Date <div style="border: 1px solid black; height: 25px;"></div>
Applicant/Owner Name <div style="border: 1px solid black; height: 25px;"></div>	Applicant/Owner Signature <div style="border: 1px solid black; height: 25px;"></div>	Date <div style="border: 1px solid black; height: 25px;"></div>
Joint Owner Name <div style="border: 1px solid black; height: 25px;"></div>	Joint Owner Signature <div style="border: 1px solid black; height: 25px;"></div>	Date <div style="border: 1px solid black; height: 25px;"></div>