

Annuity Suitability Acknowledgement Form



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INSURER – OM Financial Life Insurance Company

1. **THIS FORM HELPS YOU.** It is important you have the information you need to determine if purchasing a fixed annuity contract meets your needs for your financial situation. This form can help you make that determination.

2. CUSTOMER PROFILE

Owner's Name _____ Age _____ Occupation _____

Monthly Disposable Income (*monthly income minus monthly expenses*): _____

Net worth excluding equity in primary residence: _____

What is your marginal federal tax rate? ___ 0% ___ 10% ___ 15% ___ 25% ___ 28% ___ 33% ___ 35%

Which goal is most important to you with respect to this OM Life Annuity you are purchasing?

___ Retirement ___ Principal Protection ___ Tax Deferral ___ Wealth Accumulation ___ Emergencies ___ College Funding

___ Guaranteed Income ___ Vacations

Please list the amount of current savings and investments below:

Checking/Savings/Money Market	\$ _____	Primary Residence	\$ _____
Certificates of Deposit	\$ _____	Other Real Estate	\$ _____
Fixed Annuities	\$ _____	Mutual Funds	\$ _____
Variable Annuities	\$ _____	Stocks/Bonds	\$ _____
Life Insurance Cash Value	\$ _____	Retirement Plans	\$ _____

This annuity transaction represents approximately what percentage of your assets (excluding primary home)?

0 – 25% 25% - 50% 50% - 75% 75% - 100%

Is this a replacement of an annuity or a life contract/? ___ Yes ___ No

a) If yes, is there a penalty for early termination (surrender charge)? ___ Yes ___ No

b) If there is a penalty or surrender charge, what percentage of the contract value being replaced will be subject to a penalty?
___ 0-2% ___ 3-5% ___ 6-8% ___ 9% or >

3. ACKNOWLEDGEMENT AND SIGNATURE

I understand that:

- I have applied for and/or purchased an annuity contract. This is NOT a short-term savings vehicle.
- The premiums I pay for the annuity contract apply to a fixed annuity contract – not a mutual fund, savings account, certificate of deposit, security or other financial product.
- Certain cash withdrawals from, or a complete surrender of, the contract are subject to certain limitations and charges as described in the contract. I understand that the annuity contract permits certain charge-free withdrawal amounts; I believe these amounts are more than sufficient to meet my income and other financial needs.
- Surrender/redemption charges/fees may be incurred as a result of liquidating existing accounts in order to fund this annuity.
- Income tax liability may be incurred as a result of withdrawals and/or liquidating my existing accounts; however, I believe this transaction to be in my best interest.
- The Agent/Representative and OM Financial Life may not offer tax advice, and I am responsible for the tax consequences, if any, related to this transaction. If needed, I will consult with my own professional tax advisor.
- The Agent/Representative and OM Financial Life may rely upon the information provided herein, and the information provided herein is true and accurate to the best of my knowledge.
- I value the product features this contract provides, including its guarantees.

Owner's Signature

Date

Joint Owner's Signature (if applicable)

Date

Agent Signature

Date