

Producer Best Interest Attestation Form - California



As part of my obligation to act in the best interest of consumers when making a recommendation of an annuity, I hereby certify and attest that, in considering my recommendation to the applicant/Owner, I did not place the financial interest of any person or entity ahead of applicant/Owner. In making this recommendation, I certify and attest that I satisfied my best interest obligations regarding care, disclosure, conflict of interest and documentation as described below, including the accompanying key actions taken, and further attest to the following:

- 1 Care Obligation** - Prior to making my recommendation, I exercised reasonable diligence, care and skill to learn the applicant/Owner's financial situation, financial needs, insurance needs, and financial objectives. I further understood my own recommendation options that would address the applicant/Owner's needs, and, upon making my recommendation, I had a reasonable basis to believe, based on the consumer profile information provided, that the annuity I recommended effectively addressed the consumer's financial situation, insurance needs and financial objectives over the life of the product and that the consumer would receive a tangible net benefit from the features of the annuity over. Additionally, my recommendation to the applicant/Owner is based on an evaluation of the consumer's relevant consumer profile information and other relevant information, and reflects the care, skill, prudence, and diligence that a reasonable producer with similar authority and licensure who is familiar with those matters would use under the circumstances then prevailing.

Key Action Taken: I communicated the basis/bases of my recommendation to the applicant/Owner, **both orally and in writing**, and to Midland National in writing.

- 2 Disclosure Obligation** - Prior to making my recommendation, I presented to the applicant/Owner the required Producer Disclosure Form and obtained the applicant/Owner's signature on the form. On the Producer Disclosure Form, I provided the applicant/Owner notice of the applicant/Owner's right to request additional information about my compensation and provided any such information if it was requested. Prior to or at the time of recommendation, I informed the consumer of the various features of the annuity being recommended, such as features related to surrenders, tax penalties, fees, charges, interest crediting, contract changes, and any market risk.

Key Action Taken: Prior to making my recommendation, I provided the applicant/Owner the required Producer Disclosure Form and obtained the applicant/Owner's signature on the form. I will also submit a copy of the signed Producer Disclosure Form to the Company with application.

- 3 Conflict of Interest Obligation** - I have identified and avoided, or reasonably managed and prominently disclosed, any financial or ownership interest I have in connection with the sale of the recommended annuity that could influence the impartiality of my recommendation.

Key Action Taken: Prior to making my recommendation, I considered any potential conflicts of interest that could influence the impartiality of my recommendation and either identified and avoided them or managed and prominently disclosed them to the applicant/Owner.

- 4 Documentation Obligation** - At the time of the sale or recommendation, I documented, in writing, any recommendation I made to the applicant/Owner and the basis for that recommendation, regardless of whether my recommendation resulted in a purchase, an exchange, or a replacement of an annuity. I understand that I am required to provide the applicant/Owner and Midland National with a written record of any recommendation and the basis for the recommendation by completing the Consumer Profile Form and Addendum. I understand I am also required to make available upon request records of the information I collected from the applicant/Owner, disclosures I made to the applicant/Owner (including summaries of oral disclosures as well as the required Producer Disclosure Form) and any other information I used in making the recommendation.

Key Action Taken: I documented in writing any and all recommendations I made to the applicant/Owner as well as the basis/bases for my recommendation(s), and I provided the written record of the recommendation(s) and the basis/bases to the applicant/Owner and Midland National. I retained a copy of the Producer Disclosure Form signed by the applicant/Owner for my files.

- 5 Additional Producer Involvement** - To my knowledge, no other producer exercised material control or influence in the making of my recommendation to applicant/Owner; or, if another producer did exercise material control or influence in the making of my recommendation, such producer has also complied with all required best interest requirements and has also signed and submitted his or her own Producer Best Interest Attestation Form - California to the Company.

As producer, by signing below, I acknowledge that I understand and have complied with the laws and regulations of the jurisdiction(s) in which I am licensed, including any laws and regulations applicable to the recommendation of an annuity. I understand that the requirements set forth above are my own obligations, but may be reviewed by the Company.

Producer name	Producer's signature	Date signed (mm/dd/yyyy)
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As applicant/Owner, by signing below, I acknowledge that my producer walked through this attestation form with me and answered all of my questions to my satisfaction. Considering the whole transaction, I believe the proposed annuity (replacement or otherwise) provides a substantial financial benefit and will effectively address my financial situation, financial needs, insurance needs and financial objectives over the life of the annuity. Further, I confirm that my producer has provided me with an oral **and** written record of any recommendation and the basis for the recommendation.

Applicant/Owner name	Applicant/Owner's signature	Date signed (mm/dd/yyyy)
Joint Owner name	Joint Owner's signature	Date signed (mm/dd/yyyy)