

Addendum to Consumer Profile Form
For California and Minnesota



1. Liability/Obligation – supplement to question A2P from Consumer Profile form

Provide existing liabilities and obligations, excluding primary mortgage. (applicants must check all items below that apply):

- Second mortgage Duration: (years)
- Credit card outstanding balance Duration: (years)
- Student loans Duration: (years)
- Other: Duration: (years)

2. Financial objectives, insurance & distribution needs – basis for the recommendation of the sales

Your financial objective & insurance need for purchasing this annuity and any elected optional benefit riders, for all objectives selected please provide a description of the basis of the recommendation. (check all that apply):

Your financial objective	Description of basis of recommendation
<input type="checkbox"/> Preservation of principal	
<input type="checkbox"/> Principal growth/accumulation	
<input type="checkbox"/> Pass assets to beneficiaries	
<input type="checkbox"/> Income tax deferral	
<input type="checkbox"/> Withdrawal options/Annuitization	
<input type="checkbox"/> Other Product Features	

3. Potential Disadvantages

Below is a list of potential disadvantages of this annuity. These include:

- A. Surrender charge schedule
- B. Penalty-free withdrawal limits
- C. Any applicable fee or rider charge
- D. Limited growth potential
- E. Premium Contribution Limits

The undersigned confirm:

- A reasonable basis exists to believe that the owner(s) will receive a tangible net benefit from the transaction over the life of the product;
- We confirm that the agent has provided the description of the basis for the recommendation to the owner(s) both orally and in writing:

Signature for owner and joint owner - I have reviewed the above items and accept the potential disadvantages of the annuity based upon my financial needs and objectives.

Applicant/Owner signature	Date (mm/dd/yyyy)
Joint Applicant/Owner signature	Date (mm/dd/yyyy)
Agent/Representative signature	Date (mm/dd/yyyy)