

**Annuitization Disclosure for Two Tier Products**

I, \_\_\_\_\_, understand that this product is designed for income, and if a lump sum is requested that a cash surrender value will be distributed. All income options available within this product have been fully explained, as well as the distribution options to my beneficiaries upon death.

\_\_\_\_\_  
**OWNER**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**AGENT**

\_\_\_\_\_  
**DATE**