

ATTENTION ALL ANNUITY AGENTS:

The National Association of Insurance Commissioners (NAIC) has suggested standards and guidelines regarding annuity suitability, initially for senior citizens. There has been a trend where more and more states are requiring disclosure statements be included for ALL annuity sales. Since this appears to be an inevitable requirement for all states, we will begin requiring that the Annuity Suitability Acknowledgement Form, ADMIN 5234 be included with ALL annuity applications.

Effective Tuesday, September 5, 2006, all annuity applications must be submitted with a completed ADMIN 5234 form. Applications received without the form will not be issued until the form is obtained. There will be no exceptions approved for this form to be a delivery requirement.

A copy of ADMIN 5234 is attached and may also be obtained via SalesLink.

If you have any questions, please contact us at 800-888-2829.



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Annuity Suitability Acknowledgement

INSURER

Fidelity and Guaranty Life Insurance Company Americom Life and Annuity Insurance Company

The form below is designed to help you determine if purchasing a Fidelity and Guaranty Life or Americom Life and Annuity annuity contract meets your needs for your individual financial situation. The questions pertain to your personal financial situation and to your understanding of certain product features. You have the legal right to decline to answer the questions below.

____ Yes, I agree to answer the questions below, and I believe a Fidelity and Guaranty Life or Americom Life and Annuity annuity contract meets my needs for my financial situation.

____ No, I decline to answer the questions below, but I believe a Fidelity and Guaranty Life or Americom Life and Annuity annuity contract meets my needs for my financial situation.

Applicant's Signature

Date

Joint Applicant's Signature (if applicable)

Date

ANNUITY CUSTOMER NEEDS AND OBJECTIVES DISCLOSURE FORM

Name _____
Age _____
Occupation _____
Monthly Household Income: _____

Do you currently have any other obligations? Yes No
 Mortgage Loans Other _____

If you were to start (or increase) a long-term program for your financial security, what goals would be most important?

Retirement Education Home Ownership Travel Business
 Protection Emergencies Wealth Accumulation Tax Savings Other

Investment Experience and Holdings

Savings Account	\$ _____	Mutual Funds	\$ _____
Money Market	\$ _____	Stocks/bonds	\$ _____
Certificate of Deposit	\$ _____	IRA/HR 10/ 401(k)	\$ _____
Tax-Deferred Annuity	\$ _____	Pension Plans	\$ _____
Rental Property	\$ _____	Other	\$ _____

If this annuity product would help you accomplish your future planning goals, and you could fit it into your budget, is there any reason that would prevent you from applying? (If yes, what?)

Annuity Suitability Acknowledgement (Continued)

DISCLOSURE FORM FOR ANNUITIES

I understand that:

- I have applied for and/or purchased an annuity contract.
- The monies I pay for the contract are purchase payments to an annuity contract – not a mutual fund, savings account, certificate of deposit, security or other financial product.
- This is not a short-term investment.
- Cash withdrawals from or a complete surrender of the contract are subject to certain limitations and charges as described in the contract.
- Surrender charges/fees may be incurred as a result of liquidating certain existing accounts; however, I believe this transaction to be in my best interest.
- Capital gains tax liability may be incurred as a result of liquidating my existing accounts; however, I believe this transaction to be in my best interest.
- The Agent/Representative and Fidelity and Guaranty Life or Americom Life and Annuity may not offer tax advice, and I am responsible for the tax consequences, if any, related to this transaction. I will consult with my own professional tax advisor as I deem necessary.
- The Agent/Representative and Fidelity and Guaranty Life or Americom Life and Annuity may rely upon the information provided herein, and the information provided herein is true and accurate to the best of my knowledge.

Applicant's Signature

Date

Joint Applicant's Signature (if applicable)

Date

Agent Signature

Date