



Annuity Products Suitability Analysis

This information being provided will assist you, your agent, and American Savings Life in determining if the annuity product being applied for meets your current financial needs and objectives. This form must be filled-out completely.

Personal Identification

Owner/Applicant Full Name	SSN / Tax ID	Age	# of Dependents
Employment Status: <input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widow(er)		
Joint Owner/Applicant Full Name (if applicable)	SSN / Tax ID	Age	# of Dependents
Employment Status: <input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widow(er)		

Financial Profile (For Joint Owners, information may be combined)

1. **Annual Gross Household Income:**
 \$0 – 29,999 \$30,000 – 49,999 \$50,000 – 74,999 \$75,000 – 99,999
 \$100,000 – 149,999 \$150,000 – 249,999 \$250,000 – 399,999 Over \$400,000

2. **Source of Income:** (Check all that apply)
 Wages Savings Investments Social Security Pension Plan Rental Income
 Other _____

3. **What type of Investments and Insurance products do you own?**
 Mutual Funds Stocks Bonds CD's Savings Account(s)
 Life Insurance Other Annuities Other _____

4. **What level of understanding or experience in financial/investment matters do you have?**
 Very Little Moderate Experience/Understanding Experienced Investor

5. **What level of principal risk tolerance do you wish maintain for most of your investments?**
 Minimal Moderate Above Average

6. **What type and amount of life insurance or other annuities do you own?** _____

7. **Estimated Net Worth** (Exclude primary residence, furnishings & Automobiles)
 \$0 - \$49,999 \$50,000 – 99,999 \$100,000 – 149,999 \$150,000 – 199,999
 \$200,000 – 249,999 \$250,000 – 499,999 \$500,000 – 999,999 Over \$1,000,000
8. **Liquid Net Worth after purchasing this annuity** – These are assets that can be easily converted to cash without incurring penalty charges.
 Under \$10,000 \$10,000 – 24,999 \$25,000 – 49,999 \$50,000 – 99,999 Over \$100,000
9. **Why are you purchasing this Annuity?** (Check all that apply)
 Income Stable Growth Tax Deferral Estate Planning Safety of Principal Retirement
 Other _____
10. **After the purchase of this annuity, will your Income and Liquid Net Worth be enough for living expenses and emergencies:** Yes No
 (Many financial planners recommend that a person maintain an amount of liquid net worth equal to 3 to 6 months of a person’s monthly living expenses in case of emergencies.)
11. **Do you expect to withdraw any money from this annuity?** Yes No
12. **What is your Federal Income Tax Bracket:** 14% or less 15% - 24% 25%-34% 35% +
13. **Has the agent discussed whether an existing life insurance or annuity will be replaced in connection with the proposed purchase of this annuity and whether surrender charges apply?** Yes No
14. **Are you currently receiving Required Minimum Distributions or 72t distributions or taking free or systematic withdrawals from your annuity contract(s)?** Yes No Not Applicable
15. **What is the source of funds you will use to purchase this annuity?** _____

NOTICE: State insurance law may prohibit the owner of an annuity contract from entering into any agreement to sell, transfer or assign an annuity contract prior to the date the contract was issued, or within a period of time specified by state law after the date the contract was issued. You should consult with legal advisors if you have any questions about these matters.

Withdrawals are subject to ordinary income taxes, and if taken prior to age 59-1/2 may incur an additional 10% federal penalty. Please consult a tax advisor for details on taxation. Early surrenders may result in receipt of less than the original premium. Neither American Savings Life nor its agents/producers give tax or legal advice. Please consult your tax advisor or attorney if you should have any questions regarding your personal situation.

If a non-tax qualified annuity owner purchases another such annuity in the same calendar year from the company or its affiliates, both annuities will be considered as one annuity for tax purposes.

INSURANCE AGENT/PRODUCER DISCLOSURE FOR ANNUITIES

Do not sign unless you have read and understand the information in this form.

INSURANCE/AGENT INFORMATION (“Me”, “I”, “My”)

Full Name (first-middle-last)		Business/Agency Name
Website		Business Mailing Address
Business Telephone Number	Email Address	Agent/Producer Number and State

OWNER/APPLICANT INFORMATION (“You”, “Your”)

Full Name (first, middle, last)

TYPES OF PRODUCTS I CAN SELL:

I am licensed to sell annuities to you in accordance with state law. If I recommend that You buy an annuity, it means I believe that it effectively meets Your financial situation, insurance needs and financial objectives. Other financial products, such as life insurance or stocks, bonds and mutual funds, also may meet Your needs.

I offer the following products:

Fixed or Fixed Indexed Annuities Variable Annuities Life Insurance

I need a separate license to provide advice about or to sell non-insurance financial products. I have checked below any non-insurance financial products that I am licensed and authorized to provide advice about or to sell.

Mutual Funds Stocks/Bonds Certificates of Deposits

ANNUITIES I CAN SELL:

I am authorized to sell: Annuities from One (1) Insurer Annuities from Two (2) or more Insurers

Annuities from Two (2) or more Insurers although I primarily sell annuities from _____

HOW I’M PAID FOR MY WORK:

It’s important for You to understand how I’m paid for my work. Depending on the particular annuity You purchase, I may be paid a commission or a fee. Commissions are generally paid to Me by the insurance company while fees are generally paid to Me by the consumer. If You have questions about how I’m paid, please ask Me.

Depending on the particular annuity You buy, I will or may be paid cash compensation as follows (select one):

Commission, which is usually paid by the insurance company or other sources.

Other (Details) _____

If you have questions about the above compensation I will be paid for this transaction, please ask me.

ACKNOWLEDGEMENTS AND SIGNATURES

By signing below, I acknowledge that I have reviewed the product-specific Disclosure Statement with my agent, in addition to the financial factors listed on this form, and have determined that the product meets my needs and objectives.

Do not sign this form if any item has been left blank, before carefully reviewing the information recorded, or if any of the information recorded is not true and correct to the best of your knowledge.

APPLICANT/OWNER REFUSAL TO PROVIDE INFORMATION

To recommend a product that effectively meets your needs, objectives and situation, the agent, broker or company needs information about you, your financial situation, insurance needs and financial objectives. If you refuse to provide your agent, broker, or company, some or all of the information needed to decide if this annuity effectively meets your needs, objectives and situation, or you provide inaccurate information, you may lose protections provided by various state insurance laws.

Note: If you refuse or are unable to provide the requested information, American Savings Life may be unable to issue the annuity contract.

Statement of Purchaser:

- I have provided complete and accurate information at this time.
- I **REFUSE** to provide information at this time.
- I have chosen to provide **LIMITED** information at this time

Purchase Recommendation:

- My annuity purchase **IS NOT BASED** on the recommendation of this agent/producer or the insurer.
- My annuity purchase **IS BASED** on the recommendation of this agent/producer or the insurer.

Owner/Applicant Signature	Date	Joint Owner/Applicant Signature	Date

AGENT / PRODUCER ACKNOWLEDGEMENT

By signing below, I acknowledge that I have made a reasonable effort to obtain information concerning the financial and tax status, investment objectives and other information considered reasonable for this purchase. It is my belief that based on this information and all circumstances known to me at this time, the annuity being applied for meets the financial needs and objectives provided by my clients. In addition, I have verified identity, believe the information provided to me is true and accurate and I understand the Company may contact my client directly for additional information, if necessary.

REQUIRED by the Selling Agent: The basis for my recommendation for the customer to purchase the proposed annuity or to replace or exchange an existing annuity(ies) is:

Agent/Producer Signature & Printed Name	Date	Agent/Producer Number