

Consumer Decision to Purchase an Annuity NOT Based on a Recommendation

Do Not Sign This Form Unless You Have Read and Understand It.

Why are You being given this form? You are buying a financial product – an annuity.

To recommend a product that effectively meets your needs, objectives and situation, the agent, broker, or company has the responsibility to learn about You, your financial situation, insurance needs and financial objectives.

If You sign this form, it means You know that you're buying an annuity that was not recommended.

What duty of care do I owe you, the customer?

- I have provided You with a written copy of the annuity recommendation, including the basis of how it was determined that the recommended product best meets your financial situation, insurance needs, and financial objectives.

Statement of Purchaser:

I understand that I am buying an annuity, but the agent, broker or company did not recommend that I buy it. If I buy it **without a recommendation**, I understand I may lose protections under the Insurance Code of Oregon (Chapter 143, 2023 Laws, Section 2(17)).

Customer Signature

Date

Agent/Producer Signature

Date