

**FINANCIAL DISCLOSURE FOR CALIFORNIA RESIDENTS AGE 65 AND OVER**

I acknowledge that the agent has informed me of the following details at the time I signed the application for life insurance or annuity:

- The sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity, or other asset to fund the purchase of this life insurance or annuity product may have tax consequences, early withdrawal penalties or other costs or penalties due to the sale or liquidation.
- I may wish to consult an independent legal or financial advisor before selling or liquidating any assets and prior to the purchase of any life insurance or annuity products being solicited, offered for sale or sold.

\_\_\_\_\_  
Owner's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Owner's Printed Name

\_\_\_\_\_  
Joint Owner's Signature (if any)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Owner's Printed Name

\_\_\_\_\_  
Agent's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Agent's Printed Name