



# financial life

A Fraternal Benefit Society

200 N. Martingale Rd., Ste. 405  
Schaumburg, IL 60173  
847-342-4500  
info@1891FinancialLife.com  
www.1891FinancialLife.com

## Annuity Compensation Disclosure and Acknowledgement Form Prohibited Transaction Exemption 84-24

This form must be completed prior to the Annuity Application (except non-qualified annuities). A separate copy must be given to the client, retained by the Producer and sent to 1891 Financial Life with each Annuity Application.

**Name of Producer:** \_\_\_\_\_

**Name of Proposed Annuity Owner (Applicant):** \_\_\_\_\_

**1891 Financial Life Product Name:** \_\_\_\_\_

### DISCLOSURE

You will be purchasing this Annuity through a Producer who is independent of 1891 Financial Life, and is under no contractual obligation to offer 1891 Financial Life's Annuity Plans. The Producer may be licensed and appointed with several insurance companies and have many policies they can recommend. The Producer may not make any representations or accept any responsibilities on behalf of 1891 Financial Life that are not expressly contained in 1891 Financial Life's policies. They may not waive or modify any terms of the Policy.

- The Producer hereby confirms that this purchase is in your best interest consistent with the understanding of your investment objectives, risk tolerance, financial circumstances, and needs.
- The Producer hereby confirms that any charges or fees that may be imposed under the recommended contract, including any surrender charges, in connection with this purchase have been disclosed to you in marketing materials produced by 1891 Financial Life.
- If you purchase the recommended product, 1891 Financial Life will pay a "reasonable" commission: from 1% to 4% of the initial deposit for the first year of the contract; and from 1% to 4% on any additional deposits after the first contract year.

### RECEIPT OF OTHER INCENTIVES

1891 Financial Life, insurance companies, wholesalers, or distributors may offer Producers financial incentives, including, but not limited to: gifts, meals, or entertainment of reasonable value; reimbursement for training, marketing, educational efforts, advertising, or travel expenses to 1891 Financial Life insurance sponsored conferences or events; or participation in bonus programs. The Producer may benefit, directly or indirectly, from one or more of such incentives due to your purchase of the selected Annuity contract.

**PLEASE NOTE**

Payment of commission to the Producer will NOT impact the value of your selected Annuity contract. 100% of your deposit will be credited to the accumulation value of your Annuity contract. Any commission paid to the Producer is based upon the amount of the transaction which will be paid to 1891 Financial Life.

**APPLICANT SIGNATURE SECTION**

I **acknowledge** that my representative is an independent Producer who has explained to me that they are a fiduciary and are required to act in my best interest.

I **acknowledge** that my representative is an independent Producer who sells annuity products.

I **acknowledge** that I have read the information contained on this form and have received a copy of the disclosure.

\_\_\_\_\_  
APPLICANT'S SIGNATURE

\_\_\_\_\_  
DATE

**PRODUCER SIGNATURE SECTION**

I **attest** that I am contracted with 1891 Financial Life to sell Annuity products.

I **attest** that I am acting as a fiduciary and have explained my duties as such to the applicant.

I **attest** that the sale of this product is in the applicant's best interest. This form is submitted in the belief that the purchase of this Annuity is appropriate for the applicant based upon the information furnished and reviewed with the applicant.

\_\_\_\_\_  
PRODUCER'S SIGNATURE

\_\_\_\_\_  
DATE

*This form is provided as informational only. It is not a contract and does not create any enforceable obligations between the applicant and the Producer, 1891 Financial Life, or any other party.*