

New York Suitability Disclosure Checklist

Pursuant to New York Insurance Department Regulation 187, a consumer must be reasonably informed about various features of the policy and potential consequences of the sales transaction, both favorable and unfavorable. The following checklist of topics must be discussed if applicable to a sales transaction:

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| <input type="checkbox"/> Surrender period | <input type="checkbox"/> Availability of cash value |
| <input type="checkbox"/> Surrender charge | <input type="checkbox"/> Cost of insurance charges |
| <input type="checkbox"/> Death benefit | <input type="checkbox"/> Secondary guarantee period |
| <input type="checkbox"/> Guaranteed interest rates | <input type="checkbox"/> Mortality and expense fees |
| <input type="checkbox"/> Investment advisory fees | <input type="checkbox"/> Equity-index features |
| <input type="checkbox"/> Limitations on interest returns | <input type="checkbox"/> Market risk |
| <input type="checkbox"/> Policy exclusions or restrictions | <input type="checkbox"/> Potential charges for and features of riders |
| <input type="checkbox"/> Insurance and investment components | <input type="checkbox"/> Potential tax implications if the consumer sells, modifies, surrenders, lapses or annuitizes the policy |

Additional Remarks:

Agent(s) Printed Name

Applicant(s) Printed Name

Agent(s) Signature

Applicant(s) Signature *(optional)*

Date

Date

This form provides an option to comply with disclosure requirements found in New York's Regulation 187. If you use the form, we recommend that you have the client sign it, and at a minimum, retain it in your client's file. The form will help you demonstrate compliance with Regulation 187 if audited by National Life Group or the New York Department of Insurance.