

# Insurance Agent Annuity Sale Disclosure

Date: \_\_\_\_\_

## Insurance Agent Information (“Me,” “I,” “My”)

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Business/Agency Name: \_\_\_\_\_

Website: \_\_\_\_\_

Business Mailing Address: \_\_\_\_\_

Business Telephone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Minnesota Producer Number: \_\_\_\_\_

National Producer Number: \_\_\_\_\_

## Customer Information (“You,” “Your”)

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

### What types of products can I sell to You?

I am licensed and authorized 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. You will be informed of the various features of the annuity, including its potential surrender period and surrender charge; potential tax penalties; mortality and expense fees; investment advisory fees; annual fees; potential charges for and features of riders or other options of the annuity; limitations on interest returns; potential changes in nonguaranteed elements of the annuity; insurance and investment components; and market risk.

I am licensed and authorized to 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 other 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

## Whose annuities can I sell to You?

I am authorized to sell:

- Annuities from only one (1) insurer: \_\_\_\_\_
  - Annuities from two or more insurers: \_\_\_\_\_
  - Annuities from two or more insurers although I primarily sell annuities from: \_\_\_\_\_
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## 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.

Depending on the particular annuity You buy, I will or may be paid cash compensation in the following way(s):

- Commission, which is usually paid by the insurance company or other sources. If other sources, describe: \_\_\_\_\_.
- Fees (such as a fixed amount, an hourly rate, or a percentage of your payment), which are usually paid directly by the customer.
- Other (Describe): \_\_\_\_\_.

If the amount of cash compensation I receive is a multiple-occurrence amount, the frequency and amount of the occurrence may be stated as a range of amounts or percentages.

I may also receive other indirect compensation resulting from this transaction (sometimes called “non-cash” compensation), such as health or retirement benefits, office rent and support, or other incentives from the insurance company or other sources.

You have the right to request additional information from Me about the compensation I will be paid for this transaction.

- If You would like to receive an estimate of the amount of cash compensation I will receive, and/or whether the cash compensation is a onetime or multiple-occurrence amount, please check the box.

By signing below, You acknowledge that You have read and understand the information provided to You in this document.

Customer Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Agent Signature: \_\_\_\_\_

Date: \_\_\_\_\_