



SUITABILITY – ERISA/IRA ROLLOVER WORKSHEET

1. Owner Name _____
2. Annuitant Name _____
3. Qualified Custodian _____
4. Existing Contract Number _____
5. Proposed Annuity Application Number _____
6. Are you permitted to leave your funds in your current qualified vehicle? YES NO
7. Were any other alternative investments or insurance products considered prior to moving your funds from your current qualified vehicle? YES NO
8. Provide in the space below all expenses or fees associated with your current qualified vehicle as well as the expense or fees associated with the proposed annuity.

Type of Charge	Existing Qualified Vehicle	Proposed Annuity
Please provide Dollar Amount or Percentage		
Other Expenses		

9. Does your employer pay some or all of your existing qualified vehicle's expenses or fees?
 YES NO NOT APPLICABLE
10. Does your existing qualified vehicle offer a lifetime income solution? YES NO
11. Provide in the space below the specific reason(s) why the new IRA contract will better meet your objectives compared to your existing qualified vehicle (e.g. safety, guaranteed income, lower fees).
Please be specific.

PTE 84-24 Disclosure and Acknowledgement Form for IRA Annuity Purchase

Name of Individual Agent (“Agent”) licensed to sell tax-qualified annuities:

Name of Proposed Qualified Account Owner (“You”)

The Disclosure and Acknowledgement Form (“Form”) provides important information You should know before making a purchase of and additional payment(s) to, an annuity contract issued by the Insurance Company (“Insurance Company”). This Form is provided pursuant to applicable law, and in particular, ERISA Prohibited Transaction Exemption 84-24 (“PTE 84-24”).

This Form describes:

- the nature of the relationship between the Insurance Company, Agent, and Bay Colony Advisors;
- the commissions the Agent or broker will receive (“Commissions”) for Your purchase of this annuity contract;
- certain charges that apply under the annuity contract; and,
- other information, including certain conflicts of interest.

Relationship of Agent to Insurance Company

You will be purchasing your annuity contract through the Agent who is independent of the Insurance Company and has no contractual obligation to recommend Insurance Company’s annuity contracts. Agent can recommend annuity contracts that are issued by Insurance Company as well as other insurance companies. However; see below for information on Conflicts of Interest.

Commissions

The Insurance Company will pay Commissions to the Agent or broker when You purchase this annuity contract. In addition, Insurance Company may pay additional amounts to managing agent, supervising agent, or other third parties that are involved in the marketing, training, administration, wholesaling, supervision, or issuance of the annuity contract. These parties may also allocate a portion of such amounts to the Agent. The Commission is paid by the Insurance Company and one-hundred percent of Your premium payment will be credited to the accumulation value of Your annuity contract.

Below is a description of the Commissions the Agent will receive when You purchase this annuity contract:

Insurance Agent Commissions
<p>_____ % Amount of Premium received by Insurance Company during the first contract year; and/or</p> <p>_____ % Amount of Policy Accumulation Value each year the annuity contract is in force.</p> <p>The Agent may choose to receive the above Commission at the time of contract issue or spread the Commission out over the time the annuity contract is in force.</p> <p>Additional Premiums received by the Insurance Company after the first contract year could result in additional commissions paid but will be no more than the first year percentage. In addition, a renewal of the annuity contract will result in additional commissions paid, but will be no more than the first year percentage.</p>

Charges

Your annuity contract includes certain charges imposed by the Insurance Company as the issuer of the contract. These may include surrender charges, bonus recapture provisions, market value adjustments, or fees optional annuity contract features available through a rider to the contract. The specific charges, fees and provisions applicable to Your specific annuity contract are described in detail in the Annuity Disclosure Statement that has been provided to and signed by You in connection with Your annuity application. It is important that You understand the charged that may be imposed under the annuity contract You are purchasing, so if You have any questions, please ask the Agent for more information.

Conflicts of Interest

The Agent may be affected by potential conflicts of interest in connection with the purchase of, additional payments to, or distributions from the annuity contract. A conflict of interest exists when a reasonable person would conclude that a financial interest affects the Agent's best judgement when recommending the purchase of an annuity contract.

The Agent will receive a Commission from the Insurance Company when You purchase or make subsequent payments to the annuity contract. The amount of Agent's commission(s) will vary depending on the type of annuity that You purchase and the amount of your premium payment(s) You allocate to the annuity contract. In addition, Agent is only able to offer a limited universe of products to You, either because Agent is limited by the scope of his or her licensure or because Agent is contracted with a limited number of issuing insurance companies. If You have any questions about the products or services the Agent can offer, You should ask the Agent for more information.

The Insurance Company, any applicable insurance agency of Agent, and Agent may receive services from third parties related to the marketing, training, administration, wholesaling, supervision, issuance, and servicing of the annuity contract. For those services, such third parties may also receive commissions from the Insurance Company and may allocate a portion of its commissions to the Agent.

Additional incentives (if applicable) received by Agent from any other party for Your purchase of this annuity contract:

This form is not a contract and it does not create any enforceable obligations between You and the Agent, any applicable insurance agency, Insurance Company, or any other party.

Acknowledgement / Approval:

I acknowledge receipt of the information contained in this Form and the Annuity Disclosure Statement referenced above, and have received them prior to the purchase of the annuity contract. I approve the purchase of the annuity contract for funding contributions to the qualified contract, including the compensation and other charges under the contract described above.

Signature of prospective qualified account owner

Date