

THIS FORM MUST BE SUBMITTED WITH THE ANNUITANT'S APPLICATION

KANSAS SINGLE PREMIUM DEFERRED ANNUITY DISCLOSURE FORM

IMPORTANT: READ THIS FORM CAREFULLY BEFORE BUYING THIS ANNUITY

1. A Single Premium Deferred Annuity ("SPDA") is an insurance product which, under current Federal tax laws, allows the buyer to accrue interest for a period of years without having to pay tax on the interest until he or she cashes the annuity or arranges to receive regular payments.
2. No annuity is "risk free" or "guaranteed safe" and should not be described as such. An annuity is only as sound as the stability of the issuing insurance company.
3. From the beginning of this annuity contract, the insurance company guarantees an interest rate of _____% for a period of _____ month(s) or _____ year(s). (Selling agents must fill in all blanks if applicable; if not applicable, write "N/A.")
4. Subsequent interest guarantees are as follows:

5. Early cash surrender of this annuity may result in a penalty being charged.
6. This *form must be completed* at the time the application for the SPDA is taken and must be attached to the application.

AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY

Company Name

Date

Buyer Signature

Date

Selling Agent's Signature

Date