

CENTURY LIFE INSURANCE COMPANY
ADMINISTRATIVE OFFICES: P.O. BOX 9510
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SUITABILITY ACKNOWLEDGEMENT FOR ARKANSAS ANNUITY SALES

WE RESPECT YOUR PRIVACY AND PROTECT YOUR INFORMATION. THIS FORM IS FOR THE CUSTOMER'S BENEFIT TO ASSIST THE COMPANY IN MONITORING THE SUITABILITY OF ANNUITY SALES.

These questions are designed to help determine if purchasing a fixed annuity contract is suitable for your individual financial situation. The questions also pertain to your understanding of certain product features. You have the right to refuse to answer any questions. By signing, you certify your understanding that a fixed annuity is a long-term investment, is not liquid, and that withdrawals may be subject to charges.

- Yes, I agree to answer the questions below and understand that any recommendations assume the information provided is current and accurate.
- No, I will not answer questions 1 through 17, but I believe a fixed annuity contract is suitable for my financial situation.

Financial Profile

1. Name of policyowner: _____ Age: _____
2. Existing life insurance and/or annuities? No Yes. If yes, detail below.
- | Name of Company | Face Amount/Annuity Amount | Years in force: |
|-----------------|----------------------------|-----------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
3. Investment Objectives _____
4. Risk tolerance, financial status, & current assets discussed? No Yes See question 18 for details.
5. Monthly financial needs. _____
6. Will the owner need access to cash values in the near future? No Yes
7. Tax implications at the time of contract. Policyowner is urged to contact his/her tax advisor.
8. Fees, costs, and surrender or penalty charges associated with partial withdrawals/surrenders. _____
9. Limits or conditions for waiving those penalties or charges. _____
10. Amount of the premium enhancement to be credited. _____
11. Amounts of bonus credits, if any. _____
12. Other issues to consider for all transactions:
- What are the interest rate guarantees for the new contract?
 - Have you compared the contract charges or other policy expenses?
 - What are the tax consequences of buying the new policy?
 - Is this a tax free exchange? See your tax advisor
 - Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
 - Will the existing insurer be willing to modify the old policy?
 - How does the quality and financial stability of the new company compare with your existing company?
13. Are bonus credits dependent on any preconditions being met? No Yes If yes, explain. _____
14. Did the policyowner enter into the transaction against the advice of the producer? No Yes If yes, explain. Why is in the best interest of the policyowner _____

15. Was notice sent to the existing contract provider? No Yes

16. Any other information that may reasonably show suitability of the product.

17. Suitability chart comparing new and existing contracts.

Death benefit		
Sub-account choices		
Withdrawal privileges		
Liquidity		
Special Features		
Costs		
Fees		
Features		
Surrender charges		
Benefits		
Rate of return		
Current/Initial value		

Customer Signature

Owner/Applicant's Signature: _____ Date: _____
 Joint Owner/Applicant's Signature (if applicable) _____ Date: _____
 Printed Name Owner/Applicant: _____
 Owner Address (City, State, Zip Code): _____
 Last 4 Digits of Social Security ## __ __ __ __ Policy Number (If available): _____

Producer's Statement

I have reasonable grounds for believing that the recommendations for this consumer to purchase/exchange or replace an annuity is suitable on the basis of the facts disclosed by the consumer as to their investments and other insurance products and their financial situation and needs.

Producer's Signature _____ Date: _____
 Producer's Printed Name: _____ Date: _____