

Financial Product Disclosure For California Residents Age 65 or Older

You should be aware that the sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity or other asset to fund the purchase of this life insurance policy may have tax consequences, early withdrawal penalties, or other costs or penalties as a result of the sale or liquidation.

You or your representative may wish to consult independent legal or financial advice before selling or liquidating any asset prior to the purchase of any life insurance products being solicited, offered for sale, or sold.

I have read the above notice and have received a copy.

Date

Signature of Prospective Purchaser

Date

Signature of Prospective Purchaser's Spouse or Joint Owner

Date

Signature of Prospective Purchaser's Representative