

ANNUITY SUITABILITY QUESTIONNAIRE

First Catholic Slovak Union of the USA & Canada
6611 Rockside Rd, Ste 300, Independence, OH 44131-8013
(Herein called FCSU)

Owner Name(s): _____

Owner Age(s): _____

Product Name: _____

Premium Amount: _____

First Catholic Slovak Union of USA and Canada is required by your state insurance department to ask information that will help determine whether an annuity contract is suitable for your investment goals and financial situation. This information will not be used for any other purpose and will remain confidential.

You have the legal right to decline to provide this information. If this is your wish, please fill out and sign **Consumer Refusal to Provide Information Form** (ASW-21-1).

Financial Status:

Annual Income

___ \$0-\$24,999
___ \$25,000-\$49,999
___ \$50,000-\$99,999
___ \$100,000+

Net Worth

___ \$0-\$49,999 ___ \$500,000-\$749,999
___ \$50,000-\$99,999 ___ \$750,000-\$999,999
___ \$100,000-\$249,999 ___ \$1,000,000+
___ \$250,000-\$499,999

Federal Tax Status

___ 10% ___ 35%
___ 15% ___ 38.6%
___ 27% ___ Other
___ 30%

Investment Objectives:

Your investment objectives in purchasing this product (check all that apply):

___ Income flow ___ Flexibility ___ Tax deferral ___ Growth followed by income ___ Growth, possible income
___ Pass on to beneficiaries ___ Other .

With exception of any withdrawals (i.e., required minimum distributions, free withdrawals, interest withdrawals, and partial surrenders):

How do you expect to take money out of this product?

☐ Regular income stream ☐ Lump sum ☐ N/A

When do you expect to take money out of this product?

☐ Under 1 year ☐ Between 1 and 5 years ☐ Between 6 and 9 years ☐ 10 or more years ☐ N/A

Do you now own, or have you previously owned, the following financial products? (Check all that apply.)

☐ CDs ☐ Fixed Annuities ☐ Variable Annuities ☐ Stocks/Bonds/Mutual Funds

What is your source for this annuity's premium? (Check all that apply.)

☐ Annuity ☐ Life Insurance ☐ CDs ☐ Other Investments ☐ Other _____

Date _____

Owner Signature(s) _____

Print or Type Name(s) _____

Date _____

Agent/Recommender Signature _____

Print or Type Name _____

FCSU Agent #: _____

IF YOU DON'T HAVE AN AGENT/RECOMMENDER PLEASE SIGN
Consumer Decision to Purchase an Annuity NOT BASED on a recommendation form (ASW-21-2).

CONSUMER REFUSAL TO PROVIDE INFORMATION

First Catholic Slovak Union of USA & Canada
6611 Rockside Rd, Ste 300, Independence, OH 44131-8013
(Herein called FCSU)

FCSU Financial® is required by your state insurance department to ask information that will help determine whether an annuity contract is suitable for your investment goals and financial situation. The questions pertain to your personal situation at the time of this application and to your understanding of the features of product for which you are applying. This information will not be used for any other purpose and will remain confidential.

You have the legal right to decline to provide your financial information if this is your wish.

DO NOT SIGN UNLESS YOU HAVE READ AND UNDERSTAND THE INFORMATION IN THIS FORM

You are buying a financial product:

Product Name: _____

Premium Amount: _____

To recommend a product that effectively meets your needs, objectives and situation the agent, broker or FCSU Financial® needs information about your financial situation, insurance needs and financial objectives.

If you sign this form, it means you have not given the agent, broker or FCSU Financial® some or all the information needed to decide if the Annuity effectively meets your needs, objectives and situation. You may lose some protections under State Law.

Statement of Purchaser:

_____ I **REFUSE** to provide this information at this time.

_____ I have chosen to provide **LIMITED** information at this time.

Date _____

Owner Signature(s) _____

Print or Type Name(s) _____

CONSUMER DECISION TO PURCHASE AN ANNUITY NOT BASED ON A RECOMMENDATION

First Catholic Slovak Union of USA & Canada
6611 Rockside Rd, Ste 300, Independence, OH 44131-8013
(Herein called FCSU)

You can buy annuity without the help of an insurance agent, but you'll have to spend a significant amount of time on research. You need to weigh the variety of features available in annuities and how they affect the annuity cost (investment). You should also consider how future annuity payments will be taxed, which affects the after-tax return on the investment. The FCSU Financial® does not provide legal or tax advice. Please consult with your legal or tax professional to determine the best investment product for you. To recommend a product that effectively meets your needs, objectives and situation the agent, broker or FCSU Financial® needs information about your financial situation, insurance needs and financial objectives.

DO NOT SIGN UNLESS YOU HAVE READ AND UNDERSTAND THE INFORMATION IN THIS FORM

You are buying a financial product:

Product Name: _____

Premium Amount: _____

Statement of Purchaser:

I understand that I am buying an Annuity but the agent, broker or FCSU Financial® did not recommend that I buy it. If I buy it **without a recommendation**, I understand I may lose protections under State Law.

Date _____

Owner Signature(s) _____

Print or Type Name(s) _____

INSURANCE AGENT DISCLOSURE FOR ANNUITIES

First Catholic Slovak Union of the USA & Canada
6611 Rockside Rd, Ste 300, Independence, OH 44131-8013
(Herein called FCSU)

DO NOT SIGN UNLESS YOU HAVE READ AND UNDERSTAND THE INFORMATION IN THIS FORM

Agent Information ("Me", "I", "My")

Name: _____ FCSU Agent #: _____

Business/Agency Name: _____

Business/Agency Address: _____

Telephone #: _____ E-Mail: _____ Website: _____

National Producer Number: _____

Client Information ("You", "Your")

Name: _____

What Types of Products Can I Sell you?

I am licensed 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. Other financial products, such as life insurance or stocks, bonds, and mutual funds, also may meet Your needs.

I 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 non-insurance 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

INSURANCE AGENT DISCLOSURE FOR ANNUITIES

First Catholic Slovak Union of the USA & Canada
6611 Rockside Rd, Ste 300, Independence, OH 44131-8013
(Herein called FCSU)

Agent is Independent of Insurer and Able to Recommend Other Annuity Contracts:

Agent is independent of FCSU Financial®. Agent is NOT contractually limited to recommending only annuity contracts of FCSU Financial®.

Commissions:

FCSU Financial® will pay a commission for each purchase payment made to First Catholic Slovak Union (FCSU Financial®). The total commission to be received by the agent and/or an affiliate of agent is equal to _____% a percentage of the purchase payment amount. Commissions are **not paid by members**. Commissions are **not subtracted from the purchase payments or from annuity contract values**. All contributions received from clients are credited to your account at 100%.

Other Material Conflicts of Interest:

A material conflict of interest exists if the agent has a financial interest that a reasonable person could question the agent's judgment in rendering advice as a fiduciary. In addition to commissions, the agent has the following other material conflicts of interest:

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

Date _____

Client Signature _____

Print or Type Name _____

Date _____

Agent Signature _____

Print or Type Name _____