



Guaranteed Rate Option Renewal

CONTRACT INFORMATION

Renew your MOMENTUM Advantage® or MultiVantage guaranteed rate option (GRO) when your initial GRO expires. The GRO allows you to lock in a fixed interest rate for the guarantee period you choose. Your contract remains fully in force when your initial rate expires.

It is recommended that you meet with your financial representative when considering changes to your current contract. Your representative can provide current interest rates and review your plans and progress toward achieving your financial objectives.

CONTRACT NUMBER

[Empty text box for Contract Number]

OWNER NAME (First, Middle, Last)

[Empty text box for Owner Name]

SOCIAL SECURITY NUMBER/TIN

[Empty text box for Social Security Number/TIN]

JOINT OWNER NAME (First, Middle, Last) (if applicable)

[Empty text box for Joint Owner Name]

JOINT OWNER'S SOCIAL SECURITY NUMBER/TIN (if applicable)

[Empty text box for Joint Owner's Social Security Number/TIN]

RENEWAL OPTIONS

For Momentum Advantage® contracts:

Choose a new GRO for the fixed annuity contract referenced above (choose only one). The period chosen represents 100% of account value. If you do not choose a new GRO, your renewal automatically transfers to the one-year guarantee option with no withdrawal charge.

- 1-Year (Default) 4-Year 5-Year 7-Year 10-Year

For contracts issued before August 31, 2008, the following GRO options are also available without a withdrawal charge:

- 2-Year 3-Year

All GROs available to annuitants age 0-83. GROs up to seven years available to annuitants age 0-85. GROs up to five years available to annuitants age 0-86.

For MultiVantage contracts:

Choose a new GRO for the fixed annuity contract referenced above (choose only one). The period chosen represents 100% of account value. If you do not choose a new GRO, your renewal automatically transfers to the one-year guarantee option with no withdrawal charge.

- 1-Year (Default) 4-Year 5-Year 7-Year



**RECOMMENDATION OF RENEWAL - Required for New York contracts only**

Did an insurance agent recommend that you choose the above GRO renewal option?  Yes  No  
If yes, the agent must complete the Agent Certification of Compliance.

**AGENT CERTIFICATION OF COMPLIANCE - Required for New York contracts only**

Did you recommend the client renew their contract into the above chosen renewal option?  Yes  No

The recommendation of a GRO renewal is a sales transaction, which requires full compliance with New York Regulation 187.

- In recommending this sales transaction, I acted in the best interest of the Consumer.
  - This sales transaction is based on my evaluation of the relevant suitability information of the Consumer.
  - I acted with the care, skill, prudence and diligence that a prudent person acting in a like capacity and familiar with such matters would use under the prevailing circumstances.
  - I only considered the interests of the Consumer when making the recommendation. The amount of compensation (including any incentive compensation) that I received or will receive related to this sales transaction did not influence my recommendation.
  - I believe the Consumer will benefit from the recommended transaction and that the Consumer has the financial ability to meet the financial commitments under the policy.
- I have informed the Consumer about various features of the policy and potential consequences of the sales transaction, both favorable and unfavorable, as applicable, but not limited to:
 

<ul style="list-style-type: none"> <li>• Guaranteed interest rate</li> <li>• Availability of cash value</li> <li>• Surrender period and surrender charges</li> <li>• Product restrictions</li> <li>• Non-guaranteed elements</li> </ul>	<ul style="list-style-type: none"> <li>• Potential charges for and features of riders</li> <li>• Index features</li> <li>• Limitations on interest returns</li> <li>• Potential tax implications associated with various transactions</li> </ul>
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- I have disclosed to the Consumer in a summary format all relevant suitability considerations and product information, both favorable and unfavorable, that provide the basis for this recommendation.
- I have documented the basis for this recommendation and the facts and analysis to support this recommendation.
- I have adequate knowledge to make this recommendation.
- I have provided the Consumer with the required compensation disclosures.
- I agree to maintain and make available upon request to the insurer or the Department of Financial Services, records of the information collected, disclosures made, documentation regarding the basis of this recommendation, and any additional analysis forms and other information used in connection with this annuity contract recommendation.

**SALES REPRESENTATIVE/LICENSED AGENT CERTIFICATION - Required for New York contracts only**

As evidenced by my signature below, I certify that the foregoing is true.

Sign Here \_\_\_\_\_  
SALES REPRESENTATIVE/LICENSED AGENT SIGNATURE

Date \_\_\_\_\_

**CERTIFICATION AND OWNER'S SIGNATURE**

I acknowledge and accept that my election of Guaranteed Rate Option (GRO) triggers a new withdrawal charge schedule and a market value adjustment that applies if I surrender the contract, or make a withdrawal of greater than the free withdrawal amount before the last 30 days of the GRO. I understand that the withdrawal schedule, the MVA formula, and the details of each are contained in my contract.

Sign Here \_\_\_\_\_  
OWNER'S SIGNATURE

Date \_\_\_\_\_

Sign Here \_\_\_\_\_  
JOINT OWNER'S SIGNATURE – IF APPLICABLE

Date \_\_\_\_\_

