

Second Disclosure

The following disclosure is provided pursuant to Section 30.3 of New York Comp. Codes R. & Reg., tit. 11, Pt. 30 (Regulation 194):

\_\_\_\_\_ (“the producer”) is an insurance agent licensed by the State of New York. Typically, the producer receives compensation from the insurer, pursuant to a separate agreement between the producer and the insurer, \_\_\_\_\_.

The producer compensation is in the form of commission is based on the amount of annuity contributions made by you and the commission rate established in the producer’s contract. The amount of commission paid to the producer is not deducted from your annuity contributions.

The producer has no material ownership interest in the issuer of your insurance contract, the insurer, or its parent or any of its subsidiaries or affiliates.

The insurer, its parent, subsidiaries or affiliates (if any) do not have material ownership in the producer.

If alternative quotes were obtained with respect to the insurance contract, such information concerning coverage, premium and compensation is set forth herein or noted as not applicable:

\_\_\_\_\_.

The producer is prohibited by law from altering the amount of compensation received based in whole or in part on the sale.

I expect to receive \_\_\_\_\_% of the total annuity contributions as compensation.  
(If unknown, provide reasonable estimate.)

\_\_\_\_\_  
Insurance Producer Name (Print)

\_\_\_\_\_  
Insurance Producer (Signature)

\_\_\_\_\_  
Date

I ACKNOWLEDGE THAT I RECEIVED THIS DISCLOSURE FORM.

\_\_\_\_\_  
Client Name (Print)

\_\_\_\_\_  
Client (Signature)

\_\_\_\_\_  
Date