



Variable Annuity Transaction Worksheet

(Must be completed for all initial and subsequent variable annuity purchases)

Client's Name: _____

Insurance Company Name _____ VA Product Name _____ Investment Amount \$ _____

Account Type: Qualified Non-Qualified

A. SOURCE OF FUNDS (Please check all that apply) ***A WEG Exchange Disclosure Form is required.

- Transfer, 1035 Exchange or liquidation of a VA, VUL, fixed or index annuity, fixed life and/or mutual fund***
 Checking, savings, money market account or Certificate of Deposit
 IRA transfer or rollover from a qualified plan (e.g., 401(k), 403(b), 457, Profit Sharing Plan)
 Other (specify): _____

A1. Has client liquidated or exchanged any other deferred variable annuity at any broker-dealer in the past 36 months?

YES NO If YES, please provide details in question B.8 on the next page.

A2. Did you originally recommend the initial purchase of the existing VA to the client? YES NO If YES, please provide in DETAIL your rationale for recommending an exchange or liquidation within 36 months.

A3. Have you reviewed and met all state specific requirements for sales to seniors, if any? YES N/A

A4. Was a hypothetical illustration shown to client? YES NO If YES, attach a copy.

B1. SUITABILITY INFORMATION

Client Age(s): _____ Federal Tax Bracket (approximate): _____ %
Annual Income (approximate): \$ _____ Primary Source (i.e. salary, pension, social security, other): _____
Monthly Expenses (approximate): \$ _____ Net Worth: \$ _____
Liquid Net Worth: \$ _____ (Liquid Net Worth is Net Worth less home, furnishings and automobiles and assets not readily convertible into cash, such as illiquid alternatives)
Asset Breakdown (regardless of where the assets are held):
Checking, Savings, Money Market: \$ _____ Certificate of Deposits: \$ _____
Stocks: \$ _____ Bonds: \$ _____ Mutual Funds: \$ _____ DPPs: \$ _____
REITs: \$ _____ Other (specify): _____ \$ _____
Variable Annuities: \$ _____ VUL: Death Benefit: \$ _____ (cash value): \$ _____
Fixed/Index Annuities: \$ _____ Fixed Life: Death Benefit: _____ (cash value): \$ _____
Investment Experience:
Stocks: ___ years Bonds: ___ years Mutual Funds: ___ years Variable Annuities: ___ years DPPs: ___ years
REITs: ___ years VUL: ___ years Fixed Annuities: ___ years Fixed Life: ___ years Other: ___ years
Investment Time Horizon: ___ years Risk Tolerance: High _____ Moderate _____ Low _____
Primary Sub-Account Investment Objective (check one only):
 Capital Preservation Income Growth & Income Growth Aggressive Growth

B2. What is the percentage surrender charge schedule for this VA?

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

B3. Annual free withdrawal percentage per year: _____ %

B4. Is this a full or partial withdrawal? **FULL** **PARTIAL**

B5. Are surrender charges waived: At death? **YES** **NO** For long term and/or nursing home care? **YES** **NO**

B6. If you are recommending the purchase of a variable annuity to fund a tax-qualified retirement plan (e.g., 401(k), 403(b), 457 plan or IRA) what **additional** benefits or features are provided for in the variable annuity other than tax deferral?

B7. Describe in **detail** how the client will benefit from the certain features and the intended use of the variable annuity (e.g., tax deferred growth, death benefit, retirement, income, and/or annuitization).

B8. Describe in **detail** the benefits recommended to this client, covering **each** rider, bonus or other additional features that were selected in the variable annuity and why they are suitable for the client.

B9. If the answer to A1 above is "yes," describe in **detail** the specific reasons for the liquidation or 1035 exchange from another variable annuity, if known.

B10. Is the client losing any existing benefits as a result of the recommendation to exchange this VA? **YES** **NO**
If yes, describe in **detail each** benefit lost.

B11. Is the client gaining any new benefits as a result of the recommendation to exchange this VA? **YES** **NO**
If yes, describe in **detail** each additional benefit that will be gained.

VARIABLE ANNUITY COST DISCLOSURE AND SIDE BY SIDE COMPARISON WORKSHEET

The **Variable Annuity Cost Disclosure and Side By Side Comparison Worksheet** must be submitted with the **WEG Variable Annuity Transaction Worksheet**. The **WEG Exchange Disclosure Form** must also be submitted, if the transaction involves an exchange from one Variable Annuity to another Variable Annuity.

| | Existing VA | Proposed VA |
|---|--------------------|--------------------|
| Insurance Company Name | _____ | _____ |
| Variable Annuity Name | _____ | _____ |
| Date of Purchase (Existing VA MM/DD/YYYY) | _____ | |
| Surrender Charge Remaining (Existing VA) | _____ | |
| Surrender Charge Schedule (Proposed VA) | | _____ |
| Original Purchase Amount (Existing VA) \$ | _____ | |
| Current Market Value (Existing VA) | \$ _____ | |
| Current Surrender Value (Existing VA) | \$ _____ | |
| Step-up Value (Existing VA) | \$ _____ | |
| Surrender Charge (Existing VA) | \$ _____ | |
| Death Benefit Amount | \$ _____ | \$ _____ |
| Living Benefit Value Amount | \$ _____ | \$ _____ |

FEES AND CHARGES:

| | | |
|----------------------------|-----------------|-----------------|
| Annual Contract Fee | \$ _____ | \$ _____ |
| Administrative Expense Fee | \$ _____ | \$ _____ |
| Distribution Charge | \$ _____ | \$ _____ |
| Total Fees | \$ _____ | \$ _____ |

RIDER CHARGES BY PERCENTAGE:

Average Sub-Account Fee % _____

Mortality and Expense Risk Fee % _____

GMIB Rider Expense Fee % _____

GMWB Rider Expense Fee % _____

Lifetime GMWB Rider Expense Fee % _____

Guaranteed Death Benefit Rider Expense Fee % _____

Other Riders or Benefits (specify name) % _____

Client Acknowledgement:

My WEG Representative has explained the material features, benefits, riders and both the advantages and disadvantages of making the investment in this variable annuity. This includes the benefits that I may be losing or gaining, applicable riders, surrender charges, the costs, fees and expenses if I am making an exchange from one variable annuity to another variable annuity. I had the opportunity to ask questions and have received a current prospectus for the new proposed variable annuity. I believe this variable annuity transaction is in my best interest.

Client's Name Printed

Client's Signature

Date

WEG Representative's Acknowledgement:

I recommended the variable annuity purchase to the client. If the transaction was an exchange from one variable annuity to another I explained the material features, benefits and riders and the advantages and disadvantages of making an exchange to the client. The new proposed VA was recommended for the following reasons (Please provide in **detail**):

WEG Representative's Name Printed

WEG Representative's Signature

Date

WEG HOME OFFICE USE ONLY:

WEG Principal's Review:

Approved Disapproved

WEG Principal's additional comments or information:

WEG Principal's Name Printed

WEG Principal's Signature

Date