

New Account / Know Your Client Questionnaire

403(b), 403(b) (7), 457(b), IRA, 529, 401(k) Disclosure Statement



The US PATRIOT ACT requires all financial institutions to obtain, verify and maintain information that identifies each person who opens a new account. To meet this federal obligation, we will ask for your name, address, DOB or similar information. This includes, but is not limited to driver's license or other government issued identification, which will allow us to verify your identity.

Additionally, this questionnaire is used to assist in determining your investment/savings needs and suitability of the product(s) chosen to meet those needs. Agents are required, under securities regulations, to ask about financial status when an individual wishes to apply for a product that will be funded, wholly or in part, by money that is placed in a separate account or mutual fund. This information is needed so that an informed judgment can be made as to whether or not said product is suitable for ones investing profile. **This information is required by FINRA regulations, is confidential, and will not be divulged to any parties outside of First Financial Securities of America, Inc.**

Product Type (Please Check)

- 403(b)/403(b)(7)
 457(b) DCP
 401(k)
 IRA/Roth IRA
 529 Plan
 Non-Qualified
 Roth 403(b)
 Individual Account
 Roth 457(b)
 Custodial (UTMA/UTGA)
 Rollover/Transfer
 Fixed Interest

EMPLOYEE INFORMATION (Please Print)

FIRST NAME		MI	LAST NAME		SSN
ADDRESS <small>(PO Box Unacceptable)</small>			CITY		STATE
DOB		HOME PHONE		WORK PHONE	
CELL PHONE		DRIVERS LICENSE NUMBER & STATE ISSUED		EMPLOYER	
OCCUPATION					

Annual Household Income (All Sources)

- Under \$50,000
 \$50,000 - \$75,000
 \$75,000 - \$100,000
 \$101,000 - \$250,000
 \$251,000 +

TAX RATE	SINGLE	MARRIED, FILING JOINTLY	MARRIED, FILING SEPARATELY	HEAD OF HOUSEHOLD
<input type="checkbox"/> 10%	\$0 - \$9,525	\$0 - \$19,050	\$0 - \$9,525	\$0 - \$13,600
<input type="checkbox"/> 12%	\$9,526 - \$38,700	\$19,051 - \$77,400	\$9,526 - \$38,700	\$13,601 - \$51,800
<input type="checkbox"/> 22%	\$38,701 - \$82,500	\$77,401 - \$165,000	\$38,701 - \$82,500	\$51,801 - \$82,500
<input type="checkbox"/> 24%	\$82,501 - \$157,500	\$165,001 - \$315,000	\$82,501 - \$157,500	\$82,501 - \$157,500
<input type="checkbox"/> 32%	\$157,501 - \$200,000	\$315,001 - \$400,000	\$157,501 - \$200,000	\$157,501 - \$200,000
<input type="checkbox"/> 35%	\$200,001 - \$500,000	\$400,001 - \$600,000	\$200,001 - \$500,000	\$200,001 - \$500,000
<input type="checkbox"/> 37%	Over \$500,001	Over \$600,001	Over \$500,001	Over \$500,001

Estimate of Net Worth (Total Assets less Total Liabilities)

- Under \$25,000
 \$25,001 - \$50,000
 \$50,001 - \$100,000
 \$100,001 - \$500,000
 Over \$500,000

MARITAL STATUS: _____ NUMBER OF DEPENDENTS: _____
 HOMEOWNER
 RENT/LEASE

Do you have adequate short term savings or other financial means available for unexpected expenses or emergencies?

- YES
 NO
 If No, explain suitability: _____

Do you have prior experience with stocks, bonds, mutual funds, or variable annuities?

- YES
 NO
 If Yes, how many years? _____

What are your investment objectives? (Select one, this section MUST be completed)

- CAPITAL PRESERVATION – Preserving the value of your existing assets by investing in securities with a lower degree of risk
 INCOME – Generating current income by investing in securities with a lower degree of risk of loss of principal
 GROWTH – Generating capital appreciation by investing in securities with a higher degree of volatility and risk of loss of principal
 SPECULATION – Trading volatile securities with a higher than average risk or possibility of loss of principal

Are you affiliated with a securities firm, exchange-traded company, or any of its affiliate companies?

YES NO

Are you a director, officer, or 10% shareholder of any publicly traded company?

YES NO If yes, please specify the name and address to which duplicate statement/confirmations should be sent:

Read Below and Check to Accept:

- I have discussed the time horizon in making this investment and the annuity purchase is a supplement to a long-term retirement plan.
- I understand this is a long-term investment for the purpose of savings and retirement.
- I have not affected an exchange/transfer from one annuity to another at any broker – dealer within the preceding 36 months.
- I understand that, for variable annuity purchases, the tax advantages typically associated with a variable annuity are unnecessary within a retirement plan. Variable annuities have additional expenses not associated with other securities that may reduce my rate of return.

Disclosure Details *(Use for Transfers/Rollovers and if not initialing Annuity Fee Schedule on Page 3)*

Qualifying Event:	Initial Investment Amount: \$
Transfer/Rollover Amount: \$	Company Name:
Management Fees: \$	Initial Sales Charge: \$
Annual Maintenance Fees: \$	12b-1 Fees: \$
Surrender Fees: \$	Surrender Period: Years:

Please attach a recent statement if transferring or rolling over an investment

Qualifying Events *Participant MUST meet a QE to transfer/rollover funds*

457	403(b)/ 403(b)(7)/401(k)
Separation from Service	Separation from Service
Age 70 ½ or above	Age 59 ½ or above
Full, Permanent Disability	Full, Permanent Disability
Death	Death
No 10% IRS Penalty on Distribution	10% IRS Penalty on Distributions <i>(if you obtain age 55 in the year of separation, penalty does not apply.)</i>

SIGNATURE *(REQUIRED)*

I have received material information and a current prospectus (where applicable) regarding my investment(s) and understand all associated charges and fees (if any) that apply to said investment(s). I have been informed about attendant risks and have assessed that I am willing to assume such risks.

CLIENT SIGNATURE: _____ DATE _____

AGENT SIGNATURE: _____ DATE _____

BROKER/DEALER PRINCIPAL: _____ DATE _____

I understand my registered representative has requested suitability information, but I choose not to provide it at this time.

CLIENT SIGNATURE: _____ DATE _____

All investments involve some degree of risk. Annuities and mutual funds are offered by prospectus, which contains more complete information regarding the investment objectives, risks, charges and expenses associated with an investment in the fund. Please be sure and review the prospectus before deciding to invest.

Annuity Fee Schedule 2017

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Initial:

Lincoln National Life

Multi Fund Select Individual Variable Annuity

8 Year Surrender Charge

6%; 6%; 6%; 5%; 4%; 3%; 2%; 1%; 0% thereafter.

These fees apply to withdrawals in excess of 15% free out each year. No Annual Administrative Maintenance Fee. Annual Asset Charge: 1.50% to 2.85% includes; investment management; mortality expense guarantees; administrative expenses and 12(b) (1) fund distribution expenses (Asset Charge is not applied to the fixed account.) The guaranteed minimum death benefit is an additional option available within the plan.

Lincoln National Life Variable Annuity (not available for new business)

Multi Fund I (Periodic Payment)

10 Year Surrender Charge

8%; 8%; 8%; 8%; 8%; 4%; 4%; 4%; 4%; 4%; 0% thereafter; Or age 55 with (5) years in the plan and separated from service. These fees apply to withdrawals in excess of 15% free out each year; No fee on fixed subaccount; fees vary n each subaccount from 1.30% to 2.50% annually; \$25 annual maintenance

Life of the Southwest 457 Annuity

SecurePlus Elite

12 Year Surrender Charge

10%; 9%; 8%; 7%; 6%; 5%; 4%; 3%; 2%; 1% for 10th, 11th and 12th years; 0% year 13 and thereafter

No sales charges;

No annual maintenance fees; no 12(b)(1) fees

Life of the Southwest 457 Annuity

Millenium

10 Year Surrender Charge

10%; 9%; 8%; 7%; 6%; 5%; 4%; 3%; 2%; 1% the 10th year; 0% thereafter.

No sales charges; no annual maintenance fees; no 12(b)(1) fees

Fidelity Security Life Fixed Annuity

(Periodic Payment)

10 Year Surrender Charge

10%; 9%; 8%; 7%; 6%; 5%; 4%; 3%; 2%; 1% the 10th year; 0% thereafter.

No sales, management or maintenance fees.

Lumps sums have a 7 year surrender charge

AUL American Series 403(b) TDA Lump Sum Rollovers/Transfers (\$5,000 minimum)

6 Year Surrender Charge

6%; 5%; 4%; 3%; 2%; 1% for year 6; 0% thereafter

Mortality & Expenses Fees 1.25% annually. Annualized Expense Ratio 0.24%-1.16%

AUL 403(b) Patriot Select/Star Select

7 Year Surrender Charge

7%; 6%; 5%; 4%; 3%; 2%; 1% for the 7th year; 0% thereafter. No Surrender Charge for qualifying event such as; separation from service; retirement; death or disability.

Administration Charges: Lesser of \$7.50 or 0.5% of the participant account value per quarter for balances less than \$25,000.

Mortality & Expense Fees 1.25% annually. Annualized Expense Ratio 0.24%-1.39%

AUL 457 Patriot Select/Star Select (Non Registered)

10 Year Surrender Charge

8% for years 1-3; 7% for year 4; 6% for year 5; 5% for year 6; 4% for year 7; 3% for year 8; 2% for year 9; 1% for year 10; 0% thereafter.

Mortality & Expenses Fees 1.25% annually. No surrender charge for qualifying event such as; separation from service; retirement; death or disability.

AUL American Series 457 Annuity (Registered and Non Registered)

10 Year Surrender Charge

8% for years 1-5; 4% for year 6-10; 0% thereafter. No surrender charge for qualifying event such as; separation from service; retirement; death or disability.

Mortality & Expenses Fees 1.25% annually. Annualized Expense Ratio 0.24%-1.25%

Valic 401(k)

Fee information for individual mutual funds is available online at www.valic.com.

Other