



World Equity Group

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?

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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