

PRESIDENTIAL LIFE INSURANCE COMPANY

NYACK, NEW YORK 10960

(800-926-7599)

Annuity Purchase Suitability

This questionnaire is designed to help determine if; your purchase of a Presidential Life Insurance Company fixed deferred or immediate annuity contract is suitable for your individual financial circumstances. The questionnaire is merely an aid and not intended to be a statement as to the determination of your final suitability. You have a legal right to not answer questions pertaining to your suitability (see consumer applicant's acknowledgement). However, the Company may elect not to issue the annuity contract being applied for.

Consumer Applicant's Acknowledgement (Check one)

I elect to **complete** the annuity suitability questionnaire. I believe the Presidential Life Insurance Company annuity contract is suitable for my financial circumstances and I acknowledge receipt of the appropriate annuity product brochure.

I elect to **not complete** the annuity suitability questionnaire. However, I believe the Presidential Life Insurance Company annuity contract is suitable for my financial circumstances. I also acknowledge receipt of the appropriate annuity product brochure.

Consumer Applicant's Signature _____ Date _____
(Owner(s))

Consumer Applicant's Signature _____ Date _____
(Annuitant other than Owner)

Suitability Questionnaire

Net Worth Statement (use approximations)

1. My net worth exclusive of my personal residence and automobile is \$_____ Refused
 - (a) I have assets or, the ability to convert assets within 30 days, to fund 6 months of living expenses Yes No
 - (b) My combined Federal & State Income tax bracket is _____%
 - (c) Percent of my annual retirement income current or projected from Social Security, employer sponsored defined benefit pension plans and other non-cash value, *illiquid* income sources is _____%

Objectives Statement (check all that apply)

2. Deferred cash value annuity
 - Capital preservation
 - Federal & State Income Tax deferral
 - Access to cash value
 - Other _____
3. Immediate non-cash value annuity
 - Guaranteed life-time income
 - Retirement income supplement for a term of years
 - Tax advantaged income (non-qualified annuities only)
 - Estate transition planning
 - Other _____

Agent's Statement

I certify; (a) I provided the consumer applicant a copy of the appropriate annuity product brochure and, (b) I made no representations that conflict with the annuity product brochure nor made promises regarding the future value of the annuity contract. Based on the information disclosed above and my best professional effort, I determine that the purchase of the annuity is suitable to meet the consumer applicant's objectives and needs.

Agent's Signature _____ Date _____