



Customer Identification Program Notice

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a securities account. This notice answers some questions about the firm's Customer Identification Program.

What this means for you

When you open a securities account or purchase a fixed annuity product, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, certified articles of incorporation, government-issued business license, a partnership agreement or a trust agreement.

Each time an account is opened for covered Legal Entity, we are required to ask you for identifying information (name, address, date of birth, social security number as well as identification documents) for:

- Each individual that has beneficial ownership (25% or more) and,
- One individual that has significant managerial control of the Legal Entity.

U.S. Department of the Treasury, Securities and Exchange Commission, and FINRA rules already require you to provide most of this information. These rules also may require you to provide additional information, such as your net worth, annual income, occupation, employment information, investment experience and objectives and risk tolerance.

What happens if I don't provide the information requested or my identity can't be verified?

We may not be able to open an account or carry out transactions for you if you don't provide the information requested or your identity cannot be verified. If an account has already been opened, we may have to close it.

Thank you for your assistance in making every effort to adhere to governmental regulations pertaining to this issue. Please contact us at 1-800-444-7244 if you have any questions, comments or concerns.