

**First Catholic Slovak Ladies Association ("FCSLA")
DOL PTE 84-24 DISCLOSURE FORM**

This Disclosure is being provided in connection with the proposed purchase of an FCSLA qualified fixed annuity product or insurance product in accordance with the ERISA Prohibited Transaction Exemption 84-24 (PTE 84-24). This Disclosure provides important information regarding the proposed sale, product and your Producer's ("Agent") duties and responsibilities to you.

Fiduciary Status: Your agent is independent and is not contractually limited to recommending only FCSLA products. Your agent is a fiduciary, meaning he/she is required to act in your best interests in connection with the proposed sale and agrees to provide advice with due care, skill, and diligence based on your investment objectives, financial circumstances, risk tolerance and other needs. Your agent owes you a duty of loyalty which means he/she must prioritize your financial needs and goals above his/her own financial or other interests or the interests of any other party.

Commission: In connection with the proposed sale, FCSLA will pay your agent a commission equal to ___% of the proposed premium and any future premium payment you make to the product.

☐ If this box is checked, FCSLA will also pay an additional .5% of the proposed premium to the following FCSLA General Agent _____.

Charges, Fees and Penalties: In the event that you terminate the proposed product after the sale is completed, the following fees apply (agent to circle applicable product):

Silver Elite Annuity: 5 year withdrawal penalty: 6% 1st year, decreased by 1% each subsequent year.

Gold Elite Annuity: 7 year withdrawal penalty: 8% 1st year, decreased 1% each subsequent year.

Platinum Elite: 10 year withdrawal penalty: 9% 1st two years, decreased by 1% each subsequent year.

Life Insurance: _____

If you are under age 59 1/2, withdrawals may also be subject to IRS early withdrawal penalties.

Other Material Conflicts of Interest: A material conflict of interest exists if the agent has a financial or other interest that a reasonable person would conclude could affect the exercise of the agent's judgement in rendering advice as a fiduciary. In addition to commissions, potential sales incentive trips or bonuses based on sales, your agent has the following other material conflicts of interest:

AGENT ACKNOWLEDGMENT

I acknowledge that while I am affiliated with FCSLA, I am a fiduciary for the Applicant. I have and will continue to adhere to the DOL/ERISA Best Interest standard of care. I have not made any materially misleading statements to the Applicant in connection with the proposed sale and I have disclosed any material conflict of interest. I agree to maintain records necessary to demonstrate my compliance with DOL PTE-84-24 and make these records available as required, upon request.

Producer's Signature

Date

APPLICANT ACKNOWLEDGMENT

I acknowledge receipt of this Disclosure, have read and understand the material contained herein and approve of proposed sale.

Applicant's Signature

Date