

**UNIFORM DISCLOSURE NOTICE TO POTENTIAL PURCHASER OF 403(B)
ANNUITY CONTRACT THROUGH SALARY REDUCTION AGREEMENT WITH
EDUCATIONAL INSTITUTION**

Section I (for All Annuity Contracts)

Name of agent offering the annuity contract for sale:	
Address of offering agent:	
Telephone Number of offering agent:	
State license number of the offering agent:	
State agency issuing the offering agent's license:	
SEC License or registration number of offering agent (if applicable):	
Name of insurance agency:	
Address of insurance agency:	
Telephone number of insurance agency:	
State license number of insurance agency:	
State agency issuing the insurance agency's license:	
Name of insurer:	
Address of insurer:	
Telephone number of insurer:	
Name of insurer's account representative authorized to respond to inquiries or complaints:	

Address of Insurer's Account Representative:	
Telephone Number of Insurer's Account Representative:	
FAX Number of Insurer's Account Representative:	

Section II (for Fixed Annuity Contracts)

Product Name:	
Current interest rate or the formula used to calculate the current rate of interest:	
Guaranteed rate of interest and percentage of the premium to which the interest rate applies:	
How interest is compounded:	
Amount of any fees, costs, or penalties:	
Up-Front Charges, such as front-end sales load:	
Surrender charges:	
Withdrawal charges:	

Deferred sales charges, such as back-end sales load:	
Market value adjustment charges:	
Loan initiation fee:	
Amount of any other fees, costs or penalties:	
Any other contract restrictions that exceed 10 years:	
How long the annuity is required to be in force before the purchaser is entitled to the full bonus accumulation value:	
The manner in which the amount of the guaranteed benefit under the annuity is computed:	
Are loans guaranteed to be available under the annuity:	Yes <input type="checkbox"/> No <input type="checkbox"/>
What restrictions, if any, apply to the availability of money attributable to the value of the annuity once the purchaser is retired or separated from the employment of the employer:	
Does the annuity guarantee the participant the right to surrender a percentage of the surrender value each year, and the percentage, if any:	Yes <input type="checkbox"/> No <input type="checkbox"/> Guaranteed Percentage:
Does the annuity guarantee the interest rate associated with any settlement options:	Yes <input type="checkbox"/> No <input type="checkbox"/>

Section III (Relating to Variable and Equity-Based Index Annuity Contracts)

Article 6228a-5, Vernon’s Texas Civil Statutes, Section 11 provides the following:

- (a) A person who offers to sell an annuity contract that is or will likely be the subject of a salary reduction agreement shall provide notice to a potential purchaser as provided by this sections: ...
- (d) A variable annuity must be accompanied by:
 - (1) a notice that includes any item listed in Subsection (c) of this section [Section II of this form] that is applicable to variable annuities;
 - (2) the prospectus; and
 - (3) any other purchasing information required by law.
- (e) An equity-based index contract must state in plain language how the annuity contract will be credited with growth.

Section IV (for All Annuity contracts)

The company offering this annuity must comply with provisions of Section 5, Article 6228a-5, Vernon Texas Civil Statues (V.T.C.S.) and 34 TAC, Chapter 53.
TRS may be contacted by phone at 800-233-8778 or the TRS Web site may be accessed at www.trs.state.us to determine which companies are in compliance with Section 5. Companies on the TRS List of 403(b) Certified Companies have certified they are in compliance with Section 5, Article 6228a-5, V.T.C.S.
A school employee may use a salary reduction agreement to purchase any eligible qualified investment from any company shown on the TRS List of 403(b) Certified Companies.
Civil remedies are available to a school employee under Deceptive Trade Practices Act (Section 17.49, Business & Commerce Code, VTCS) against a person for selling, offering to sell, or illegally promoting an annuity contract to the employee with the intent that it will be subject to a salary reduction agreement if the annuity is not an eligible qualified investment offered by a company on the TRS List of 403(b) Certified Companies.
To inquire or file complaint about the insurance agent or company, contact the Consumer Protection Division of the Texas Department of Insurance at Toll Free Number: 1-800-252-3439; In Austin, call: 512-463-6515; Fax 512-475-1771; Web site: www.tdi.state.tx.us
The Consumer Protection Division of the Texas Attorney General’s Office can be reached at: 1-800-337-3928 or 1-800-621-0508.

This disclosure notice has been explained to me by the agent named in Section I, and I understand that if the investment product related to this notice does not meet the requirements of Texas law and TRS rules that I have specific legal remedies. I also understand that I will be given a complete copy of this notice.

Signed: _____ Date: _____
Signature of Potential Purchaser

Signed: _____ Date: _____
Signature of Agent Shown in Section I