

Bulletin 08-15 ■ November 17, 2008

New Financial Suitability Form

Effective December 15, 2008, Amerigo will require the use of an updated Financial Suitability Form AAA8378 (2008) for all annuity sales. To make it easier for you to obtain the necessary financial information, we have expanded the sections on income, expenses, and assets. We have also added a few additional questions that are consistent with existing and proposed regulatory guidelines.

Amerigo's standard practice requires you to use the Financial Suitability Form for all annuity sales to seniors 65 and older. Additionally, the following states require the form for all annuity consumers, regardless of age: AK, AZ, CO, GA, HI, IA, ID, IL, IN, KS, KY, MA, MD, ME, MI, MO, MT, NC, ND, NE, NV, OH, OK, OR, SD, TN, TX, UT, VA, WI, and WV.

All agents appointed in Florida will receive a special notice regarding the specific legislative changes for the state. **Florida agents can continue to use the current suitability form (AAA8378) until notification is received about the new Florida-specific form.**

Client Brochures: Elite Provider, Platinum Provider, and Platinum Secure

Client brochures for these products currently include an application and the old Financial Suitability Form. If you have an existing supply of these brochures, please remember to use the updated Financial Suitability Form. When you order new supplies, the updated Financial Suitability Form will be inserted into each brochure.

The new form may be ordered or downloaded at www.americo.com.

Americo's Commitment to Suitability

Amerigo is committed to doing the right thing for you and your clients. When recommending an annuity to your client, you must reasonably believe the product is suitable. In making this assessment, you must consider your clients' risk tolerance, other holdings, financial situation (income and net worth), and financial needs. Annuities should never be funded with money needed to meet day-to-day living expenses.

Annuity applications are reviewed for suitability upon receipt in the Home Office. Based on the information provided by you and the client, an assessment is performed as to the suitability of the annuity sale. We conduct follow-up courtesy phone calls with senior annuity applicants and regularly review customer feedback as it relates to the sale, service, and performance of our products.

Be aware that simply completing the suitability form does not take away your responsibility in making a suitable recommendation. You should always review with the client any surrender charges associated with the product. These charges and other product features are clearly described in each client brochure and on the required disclosure for each annuity product. Make sure to review all of these items with your client before the disclosure is signed.

Presentations, Sales Materials, and Seminars

To protect you and your clients, Home Office approval is required for all advertising, sales materials, and seminar presentations. This includes advertisements that may not specifically reference Amerigo or Amerigo's products by name, but will be used when selling our products. Please submit any sales, seminar, or advertising materials to marketing.support@americo.com.