

**INSURANCE AGENT (PRODUCER) DISCLOSURE FOR ANNUITIES**

**(Customer: Do Not Sign Unless You Have Read and Understand the Information in this Form)**

Date: \_\_\_\_\_

**INSURANCE AGENT (PRODUCER) INFORMATION (“Me”, “I” & “My”):**

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Agency Name: \_\_\_\_\_

Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email: \_\_\_\_\_

Website: \_\_\_\_\_

Business Phone: \_\_\_\_\_ Mobile/Other Phone: \_\_\_\_\_

Michigan System ID: \_\_\_\_\_ National Producer Number: \_\_\_\_\_

**CUSTOMER INFORMATION (“You” & “Your”):**

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Address (Optional): \_\_\_\_\_

Phone Number (Optional): \_\_\_\_\_ Email (Optional): \_\_\_\_\_

**What types of products can I sell you?**

I am licensed to sell annuities to you in accordance with state law. **If I recommend that you buy an annuity, it means I believe that it effectively meets your financial situation, insurance needs, and financial objectives. Other financial products, such as life insurance or stocks, bonds, and mutual funds, also may meet your needs.**



**Michigan Department of Insurance and Financial Services**

DIFS is an equal opportunity employer/program.  
Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.

Visit DIFS online at: [www.michigan.gov/difs](http://www.michigan.gov/difs) Phone DIFS toll-free at: 877-999-6442

I offer the following products:

- Fixed or Fixed Indexed Annuities
- Variable Annuities
- Life Insurance

I need a separate license to provide advice about or to sell non-insurance financial products. I have checked below any non-insurance financial products that I am licensed and authorized to provide advice about or to sell.

- Mutual Funds
- Stocks/Bonds
- Certificates of Deposits

**Whose annuities can I sell to you?**

- Annuities from only One Insurer
  - Annuities from Two or more insurers
  - Annuities from Two or more insurers although I primarily sell annuities from:
- 

**How I am Paid for my work:**

It is important for you to understand how I am paid for my work. Depending on the annuity you purchase, I may be paid a commission or a fee. Commissions are generally paid to me by the insurance company while fees are generally paid to me by the consumer. If you have questions about how I am paid, please ask me.

Depending on the annuity you buy, I will or may be paid cash compensation as follows:

- Commission, which is usually paid by the insurance company or other sources. If other sources, describe:
  
- Fees (such as a fixed amount, an hourly rate, or a percentage of your payment), which are usually paid directly by the customer.
  
- Other (Describe):

**If you have any questions about the above compensation, I will be paid for this transaction, please ask me.**



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**I may also receive other indirect compensation resulting from this transaction (sometimes called “non-cash” compensation), such as health or retirement benefits, office rent and support, or other incentives from the insurance company or other sources.**

By signing below, you acknowledge that you have read and understand the information provided to you in this document.

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Customer Signature

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Date

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Agent Signature

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Date



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