



HERMANN SONS LIFE

Agent Recommendation or Independent Decision

Do not sign this form unless you have read and understood it.

What is the purpose of this form?

To recommend an annuity that effectively meets your need, objectives, and situation, I consider your financial situation, insurance needs, and financial objectives.

Acknowledgment and signatures

I understand that if I buy an annuity without an agent recommendation, I may lose legal protections under the Texas Insurance Code.

I made an independent decision to purchase this annuity.

I considered my agent recommendation when deciding to purchase this annuity.

Client signature

Date

Agent signature

Date