

Community Consolidated School District 168, Illinois

403(b) and 403(b)(7) Product Disclosure

prepared for

(employee)

This disclosure statement must be completed by the provider and a copy given to the employee each time the employee executes a new salary reduction agreement (SRA) with the Community Consolidated School District 168, Illinois. A signed copy of this disclosure must accompany each original salary reduction agreement when submitted to the Community Consolidated School District 168, Illinois. (Not required for amendments to original SRA)

I. Administration Data: A. Insurance Company or Mutual Fund: B. Local Agent / Registered Representative: II. Product Type (please check one) III. Fees or Charges associated with the Contract or Fund IV. For Equity Index Annuities Only V. Surrender Charges or Contingent Deferred Sales Charge VI. Loan Provisions VII. Replacement Vendor Information VIII. Sub-account, Index or Fund Investment Objective

The information disclosed above has been presented to my satisfaction by the undersigned representative, in addition to all required product information documents in connection with this account.

Date: Employee Representative