



American Century Life Insurance Company of Texas

(a stipulated premium company)

1333 W. McDermott Dr., Suite 150

Allen, TX 75013

Phone (855) 966-1111, Fax (855) 855-0181

ANNUITY SUITABILITY ANALYSIS

PERSONAL INFORMATION		
	Owner	Spouse (if any)
Full Name		
Current Age		
Gender		
Current Occupation		
Dependents (number and ages)		
Employment Status	Retired Work Full-Time Work Part-Time Other _____	Retired Work Full-Time Work Part-Time Other _____

FINANCIAL SITUATION AND NEEDS OF OWNER	
After the purchase of the annuity, will your income and liquid net worth be enough for living expenses and emergencies?	Yes No
(Many financial planners recommend that a person maintain an amount of liquid net worth equal to 3 to 6 months of a person's monthly living expenses in case of emergencies.) We recommend that you don't use more than 50% of the assets that you have set aside for retirement to purchase this Annuity, excluding your home. We also recommend you keep at least \$25,000 of savings on hand for emergencies.	
Does the value of this annuity purchase exceed 50% of the client's net worth?	Yes No
If you are past age 70, have you consulted with a family member before buying this annuity?	Yes No
Financial Objectives (check all that apply):	
Asset accumulation	Tax deferred growth
Future retirement income	Safety of principal
Immediate income	Guaranteed interest rate
Transfer to heirs	Other: _____
Period of Time Before Money is Needed:	
1-3 years	4-6 years
7-9 years	10-12 years
	13 or more years

FUNDS PROFILE	
Are funds from an existing life insurance policy or annuity contract being considered for use?	Yes No
How long have the policy(ies) or contract(s) been in force? _____	
Will there be a surrender charge associated with the existing funds?	Yes No
If yes, what is the amount of the charge? \$ _____ (approximate value)	
Do you have any outstanding loans on the existing life insurance or annuity contract(s)?	Yes No
Are you currently receiving Required Minimum Distributions or 72t distributions or taking free or systematic withdrawals from your annuity contract(s)?	Yes No
Source of Funds for this Annuity Application:	
CD/Savings/Checking	Inheritance
Death benefit proceeds	Qualified plan distribution
Liquidation of assets	Rollover/transfer from qualified account
	Current income
	Cash value from existing annuity
	Other: _____



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OWNER'S ACKNOWLEDGMENT

Select A or B below:

A: APPLICANT'S ACKNOWLEDGMENT OF SUITABILITY:

I acknowledge that this document has been read to me, or that I have read this document, and fully understand the information and questions contained in this document and that all information provided herein is accurate to the best of my knowledge.

I acknowledge that the annuity product I am applying for is a long-term contract with substantial penalties for early withdrawal. I believe that this product meets my current financial needs and objectives.

B: APPLICANT'S ACKNOWLEDGMENT OF RESPONSIBILITY:

I elect NOT to provide financial related information or answers to the above personal financial questions. I have decided to purchase this fixed annuity without a recommendation from my agent or the Company, who cannot make such a recommendation without this information.

I acknowledge that the annuity product I am applying for is a long-term contract with substantial penalties for early withdrawal. I believe that this product meets my current financial needs and objectives.

Applicant's Signature

Applicant's Name

Date

AGENT'S ACKNOWLEDGMENT

Complete A or B below (select the same option the client selected above):

A: I acknowledge that I have reviewed the content of this suitability worksheet and disclosure with my client and have completed a suitability and needs analysis review regarding the purchase of this annuity. Based on information collected, I believe the purchase of this annuity is suitable.

B: The Applicant(s) has not provided complete information and has decided to purchase this fixed annuity without my recommendation.

Agent's Signature

Agent's Name

Date

THIS FORM MUST BE SUBMITTED TO AMERICAN CENTURY LIFE TOGETHER WITH THE APPLICATION