

**First Catholic Slovak Ladies Association of the United States of America (“FCSLA”)  
DOL 84-24 DISCLOSURE FORM**

This Disclosure is being provided in connection with the proposed purchase of an FCSLA qualified fixed annuity product or insurance product. This Disclosure provides important information regarding the proposed sale, product and your Producer’s duties and responsibilities to you.

**Fiduciary Status:** Your Producer is a fiduciary, meaning he/she is required to act in your best interests in connection with the proposed sale. Your Producer agrees to provide you advice with due care, skill, and diligence based on your investment objectives, financial circumstances, risk tolerance and other needs. Your Producer owes you a duty of loyalty which means he/she must prioritize your financial needs and goals above his/her own financial or other interests or the interests of any other party.

**Commission:** In connection with the proposed sale, FCSLA will pay your Producer a commission payment totaling \$\_\_\_\_\_, which is equal to \_\_\_% of the proposed premium. FCSLA will also pay your Producer a commission of \_\_\_% of any future premium payment you make for the product.

If this box is checked, FCSLA will also pay an additional \$\_\_\_\_\_, which is equal to .5% of the proposed premium to the following FCSLA General Agent \_\_\_\_\_.

**Charges, Fees and Penalties:** In the event that you terminate the proposed product after the sale is completed, the following fees apply (Producer to circle applicable product):

Silver Elite Annuity: 5 year withdrawal penalty: 6% 1<sup>st</sup> year, decreased by 1% each subsequent year.

Gold Elite Annuity: 7 year withdrawal penalty: 8% 1<sup>st</sup> year, decreased 1% each subsequent year.

Platinum Elite: 10 year withdrawal penalty: 9% 1<sup>st</sup> two years, decreased by 1% each subsequent year.

Life Insurance: \_\_\_\_\_

If you are under age 59 1/2, withdrawals may also be subject to IRS early withdrawal penalties.

**Material Conflicts of Interest:** Your Producer has no material conflict of interest in connection with the solicitation or sale of the proposed product and will receive no undisclosed commissions.

**PRODUCER ACKNOWLEDGMENT**

I acknowledge that while I am affiliated with FCSLA, I am a fiduciary for the Applicant. I have and will continue to adhere to the DOL/ERISA Best Interest standard of care. I have not made any materially misleading statements to the Applicant in connection with the proposed sale and I have disclosed any material conflict of interest. I agree to maintain records necessary to demonstrate my compliance with DOL PTE-84-24 and make these records available as required, upon request.

\_\_\_\_\_  
Producer’s Signature

\_\_\_\_\_  
Date

**APPLICANT ACKNOWLEDGMENT**

I acknowledge receipt of this Disclosure, have read and understand the material contained herein and approve of proposed sale.

\_\_\_\_\_  
Applicant’s Signature

\_\_\_\_\_  
Date