



7/3/2008

Annuity & Insurance Product Suitability

Various states have enacted laws which require insurance companies and fraternal benefit societies, including the First Catholic Slovak Ladies Association, to obtain a Statement of Annuity or Life Insurance Suitability *prior* to the issuing of an annuity contract or life insurance certificate. Suitability is an assessment of whether or not a Life Insurance or Annuity product is appropriate for an applicant, given his or her financial situation and goals.

Below is a listing of the states in which we are licensed to do business and the suitability requirements in place for each state as of July 3, 2008.

FCSLA requires that applicants for annuities and life insurance from the affected states complete a Suitability Questionnaire. The Suitability Questionnaire is a series of questions about the applicant's current financial situation and investment objectives. When completed, this form will be reviewed, and an evaluation made on the suitability of the product for the applicant.

If the applicant does not wish to complete the Suitability Questionnaire, a Waiver will be provided.

Annuity contracts & Life Insurance certificates from the states with Suitability requirements will NOT be issued unless the completed Questionnaire (or Waiver) has been received.

State	Annuities	Insurance	
AZ	Arizona	All Ages	None
CO	Colorado	All Ages	None
CT	Connecticut	65 & Older	None
FL	Florida	65 & Older	None
ID	Idaho	65 & Older	None
IL	Illinois	All Ages	None
IN	Indiana	65 & Older	None
IA	Iowa	All Ages	All Ages
KS	Kansas	All Ages	None
MD	Maryland	None	None
MA	Massachusetts	All Ages	None
MI	Michigan	All Ages	All Ages
MN	Minnesota	All Ages	All Ages
MO	Missouri	All Ages	All Ages
MT	Montana	All Ages	None
NE	Nebraska	65 & Older	None
NJ	New Jersey	None	None
NY	New York	All Ages*	All Ages*
ND	North Dakota	65 & Older	65 & Older
OH	Ohio	All Ages	None
OK	Oklahoma	All Ages	All Ages
OR	Oregon	All Ages	All Ages
PA	Pennsylvania	None	None
SD	South Dakota	All Ages	None
TX	Texas	None	Variable Life**
VA	Virginia	All Ages	None
WA	Washington	None	None
WV	West Virginia	All Ages*	All Ages*
WI	Wisconsin	65 & Older	None
WY	Wyoming	Variable Only**	None

* Replacement Only

** FCSLA does not sell variable products.