

New Account / Know Your Client Questionnaire

403(b), 403(b) (7), 457(b), IRA, 529, 401(k) Disclosure Statement



The US PATRIOT ACT requires all financial institutions to obtain, verify and maintain information that identifies each person who opens a new account. To meet this federal obligation, we will ask for your name, address, DOB or similar information. This includes but is not limited to driver's license or other government issued identification, which will allow us to verify your identity.

Additionally, this questionnaire is used to assist in determining your investment/savings needs and suitability of the product(s) chosen to meet those needs. Agents are required, under securities regulations, to ask about financial status when an individual wishes to apply for a product that will be funded, wholly or in part, by money that is placed in a separate account or mutual fund. This information is needed so that an informed judgment can be made as to whether or not said product is suitable for one's investing profile. **This information is required by FINRA regulations, is confidential, and will not be divulged to any parties outside of First Financial Securities of America, Inc.**

PRODUCT TYPE (Please Check)					
<input type="checkbox"/> 403(b)/403(b)(7)	<input type="checkbox"/> 457(b) DCP	<input type="checkbox"/> 401(k)	<input type="checkbox"/> IRA/Roth IRA	<input type="checkbox"/> 529 Plan	<input type="checkbox"/> Non-Qualified
<input type="checkbox"/> Roth 403(b)	<input type="checkbox"/> Individual Account	<input type="checkbox"/> Roth 457(b)	<input type="checkbox"/> Custodial (UTMA/UTGA)	<input type="checkbox"/> Rollover/Transfer	<input type="checkbox"/> Fixed Interest
EMPLOYEE INFORMATION (Please Print)					
FIRST NAME		MI	LAST NAME		SSN
ADDRESS (P.O. BOX UNACCEPTABLE)			CITY	STATE	ZIP
DATE OF BIRTH	HOME PHONE		WORK PHONE		CELL PHONE
DRIVER'S LICENSE NUMBER & STATE ISSUED		OCCUPATION		EMPLOYER	
ANNUAL HOUSEHOLD INCOME (all sources)					
<input type="checkbox"/> Under \$50,000	<input type="checkbox"/> \$50,000 - \$75,000	<input type="checkbox"/> \$75,000 - \$100,000	<input type="checkbox"/> \$101,000 - \$250,000	<input type="checkbox"/> \$251,000 +	
TAX RATE	SINGLE	MARRIED, FILING JOINTLY	MARRIED, FILING SEPERATELY	HEAD OF HOUSEHOLD	
<input type="checkbox"/> 10%	\$0 - \$9,875	\$0 - \$19,750	\$0 - \$14,100	\$0 - \$14,100	
<input type="checkbox"/> 12%	\$9,876 - \$40,125	\$19,751 - \$80,250	\$9,876 - \$40,125	\$14,101 - \$53,700	
<input type="checkbox"/> 22%	\$40,126 - \$85,525	\$80,251 - \$171,050	\$40,126 - \$85,525	\$53,701 - \$85,500	
<input type="checkbox"/> 24%	\$85,526 - \$163,300	\$171,051 - \$326,600	\$85,526 - \$163,300	\$85,501 - \$163,300	
<input type="checkbox"/> 32%	\$163,301 - \$207,350	\$326,601 - \$414,700	\$163,301 - \$207,350	\$163,301 - \$207,350	
<input type="checkbox"/> 35%	\$207,351 - \$518,400	\$414,701 - \$622,050	\$207,351 - \$311,025	\$207,351 - \$518,400	
<input type="checkbox"/> 37%	Over \$518,401	Over \$622,051	Over \$311,026	Over \$518,401	
ESTIMATE OF NET WORTH (TOTAL ASSETS LESS TOTAL LIABILITIES)					
<input type="checkbox"/> Under \$25,000	<input type="checkbox"/> \$25,001 - \$50,000	<input type="checkbox"/> \$50,001 - \$100,000	<input type="checkbox"/> \$100,001 - \$500,000	<input type="checkbox"/> Over \$500,000	
MARITAL STATUS:		NUMBER OF DEPENDENTS:	<input type="checkbox"/> HOMEOWNER	<input type="checkbox"/> RENT/LEASE	
Do you have adequate short term savings or other financial means available for unexpected expenses or emergencies?					
<input type="checkbox"/> YES <input type="checkbox"/> NO If No, explain suitability:					
Do you have prior experience with stocks, bonds, mutual funds, or variable annuities?					
<input type="checkbox"/> YES <input type="checkbox"/> NO If Yes, how many years?					
What are your investment objectives? (Select one, this section MUST be completed)					
<input type="checkbox"/> CAPITAL PRESERVATION – Preserving the value of your existing assets by investing in securities with a lower degree of risk					
<input type="checkbox"/> INCOME – Generating current income by investing in securities with a lower degree of risk of loss of principal					
<input type="checkbox"/> GROWTH – Generating capital appreciation by investing in securities with a higher degree of volatility and risk of loss of principal					
<input type="checkbox"/> SPECULATION – Trading volatile securities with a higher than average risk or possibility of loss of principal					

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Are you affiliated with a securities firm, exchange-traded company, or any of its affiliate companies?	
<input type="checkbox"/> YES <input type="checkbox"/> NO	
Are you a director, officer, or 10% shareholder of any publicly traded company?	
<input type="checkbox"/> YES <input type="checkbox"/> NO If yes, please specify the name and address to which duplicate statement/confirmations should be sent:	
READ BELOW AND CHECK TO ACCEPT:	
<input type="checkbox"/> I have discussed the time horizon in making this investment and the annuity purchase is a supplement to a long-term retirement plan.	
<input type="checkbox"/> I understand this is a long-term investment for the purpose of savings and retirement.	
<input type="checkbox"/> I have not affected an exchange/transfer from one annuity to another at any broker – dealer within the preceding 36 months.	
<input type="checkbox"/> I understand that, for variable annuity purchases, the tax advantages typically associated with a variable annuity are unnecessary within a retirement plan. Variable annuities have additional expenses not associated with other securities that may reduce my rate of return.	
<input type="checkbox"/> I understand that First Financial does not make recommendations and I am responsible for choosing my investments.	
DISCLOSURE DETAILS <i>(Use for Transfers/Rollovers and if not initialing Annuity Fee Schedule on Page 3)</i>	
Qualifying Event:	Initial Investment Amount: \$
Transfer/Rollover Amount: \$	Company Name:
Management Fees: \$	Initial Sales Charge: \$
Annual Maintenance Fees: \$	12b-1 Fees: \$
Surrender Fees: \$	Surrender Period: Years
Qualifying Event:	Initial Investment Amount: \$
<i>Please attach a recent statement if transferring or rolling over an investment</i>	
QUALIFYING EVENTS <i>Participant MUST meet a QE to transfer/rollover funds</i>	
457	403(b)/403(b)(7)
Separation from Service	Separation from Service
Age 59 ½ or above	Age 59 ½ or above
Full, permanent Disability	Full, permanent Disability
Death	Death
Qualified Domestic Relations Order (QDRO)	Qualified Domestic Relations Order (QDRO)
No 10% IRS Penalty on distribution	10% IRS penalty on distributions <i>(if you obtain age 55 in the year of separation, penalty does not apply)</i>
SIGNATURE REQUIRED	
I have received material information and a current prospectus (where applicable) regarding my investment(s) and understand all associated charges and all associated charges and fees (if any) that apply to said investment(s). I have been informed about attendant risks and have assessed that I am willing to assume such risks. I have received Form CRS.	
CLIENT SIGNATURE:	DATE:
AGENT SIGNATURE:	DATE:
BROKER/DEALER PRINCIPAL:	DATE:
I understand my registered representative has requested suitability information, but I choose not to provide it at this time.	
CLIENT SIGNATURE:	DATE:

All investments involve some degree of risk. Annuities and mutual funds are offered by prospectus, which contains more complete information regarding the investment objectives, risks, charges, and expenses associated with an investment in the fund. Please be sure and review the prospectus before deciding to invest. Although First Financial may collect information, review your profile and provide descriptive information about your employer’s retirement plan, we do not make recommendations. You are responsible for choosing your investments.

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Annuity Fee Schedule 2023

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INITIAL	
_____	<p><u>Lincoln National Life</u> Multi Fund Select Individual Variable Annuity 8 Year Surrender Charge 6%; 6%; 6%; 5%; 4%; 3%; 2%; 1%; 0% thereafter. These fees apply to withdrawals in excess of 15% free out each year. No Annual Administrative Maintenance Fee. Annual Asset Charge: 1.50% to 2.85% includes; investment management; mortality expense guarantees; administrative expenses and 12(b)(1) fund distribution expenses (Asset Charge is not applied to the fixed account.) The guaranteed minimum death benefit is an additional option available within the plan.</p>
_____	<p><u>Lincoln National Life Variable Annuity</u> (not available for new business) Multi Fund I (Periodic Payment) 10 Year Surrender Charge 8%; 8%; 8%; 8%; 8%; 4%; 4%; 4%; 4%; 4%; 0% thereafter; Or age 55 with (5) years in the plan and separated from service. These fees apply to withdrawals in excess of 15% free out each year; No fee on fixed subaccount; fees vary on each subaccount from 1.30% to 2.50% annually; \$25 annual maintenance</p>
_____	<p><u>Life of the Southwest 457 Annuity</u> SecurePlus Elite 12 Year Surrender Charge 10%; 9%; 8%; 7%; 6%; 5%; 4%; 3%; 2%; 1% for 10th, 11th and 12th years; 0% year 13 and thereafter No sales charges; No annual maintenance fees; no 12(b)(1) fees</p>
_____	<p><u>Life of the Southwest 457 Annuity</u> Millennium 10 Year Surrender Charge 10%; 9%; 8%; 7%; 6%; 5%; 4%; 3%; 2%; 1% the 10th year; 0% thereafter. No sales charges; no annual maintenance fees; no 12(b)(1) fees</p>
_____	<p><u>Fidelity Security Life Fixed Annuity</u> (Periodic Payment) 10 Year Surrender Charge 10%; 9%; 8%; 7%; 6%; 5%; 4%; 3%; 2%; 1% the 10th year; 0% thereafter. No sales, management or maintenance fees. Lumps sums have a 7 year surrender charge</p>
_____	<p><u>AUL American Series 403(b) TDA Lump Sum Rollovers/Transfers (\$5,000 minimum)</u> 6 Year Surrender Charge 6%; 5%; 4%; 3%; 2%; 1% for year 6; 0% thereafter Mortality & Expenses Fees 1.25% annually. Annualized Expense Ratio 0.24%-1.16%</p>
_____	<p><u>AUL 403(b) Patriot Select/Star Select</u> 7 Year Surrender Charge 7%; 6%; 5%; 4%; 3%; 2%; 1% for the 7th year; 0% thereafter. No Surrender Charge for qualifying event such as; separation from service; retirement; death or disability. Administration Charges: Lesser of \$7.50 or 0.5% of the participant account value per quarter for balances less than \$25,000. Mortality & Expense Fees 1.25% annually. Annualized Expense Ratio 0.24%-1.39%</p>
_____	<p><u>AUL 457 Patriot Select/Star Select (Non Registered)</u> 10 Year Surrender Charge 8% for years 1-3; 7% for year 4; 6% for year 5; 5% for year 6; 4% for year 7; 3% for year 8; 2% for year 9; 1% for year 10; 0% thereafter. Mortality & Expenses Fees 1.25% annually. No surrender charge for qualifying event such as; separation from service; retirement; death or disability.</p>
_____	<p><u>AUL American Series 457 Annuity (Registered and Non Registered)</u> 10 Year Surrender Charge 8% for years 1-5; 4% for year 6-10; 0% thereafter. No surrender charge for qualifying event such as; separation from service; retirement; death or disability. Mortality & Expenses Fees 1.25% annually. Annualized Expense Ratio 0.24%-1.25%</p>
_____	<p><u>Valic 401(k)</u> Fee information for individual mutual funds is available online at www.valic.com.</p>
_____	<p><u>OTHER</u></p>