



NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

A Fraternal Benefit Society

Application for Individual Annuity

Assembly/Circle #: _____

Certificate #: _____

1. Proposed Annuitant: _____

2. Address: _____ City: _____ State: _____ Zip: _____

3. Date of Birth: _____ Sex: _____ Social Security #: _____ Phone: _____

4. Plan: Flexible Premium Deferred Life Annuity: Preferred 5 Preferred 8 Preferred Choice _____

Maturity Age: _____ Life Life & Period Certain, Years: 5 10 15 20

First Premium: \$ _____ Mode: Annual Semi Annual Quarterly Bank Draft

a. Send Premium Notices: No Yes: Amount: \$ _____ Annual Semi-Annual Quarterly

b. Non Qualified Qualified Traditional IRA Roth IRA SEP 403(b) Coverdell IRA

c. Amount Paid With Application: \$ _____ (Include Rollover Amount) Rollover amount: \$ _____

5. "Owner. The Proposed Annuitant shall be the owner; except, when the Applicant signing this application is an entity other than a person, the Applicant shall be the owner."

Full name: _____ Relationship: _____

Address: _____ City: _____ State: _____ Zip: _____

Social Security #: _____ Phone: _____

6. Beneficiary:

Full Name: _____ Date of Birth: _____

Address: _____

Social Security #: _____ Relationship: _____ Share: _____

Full Name: _____ Date of Birth: _____

Address: _____

Social Security #: _____ Relationship: _____ Share: _____

Contingent:

Full Name: _____ Date of Birth: _____

Address: _____

Social Security #: _____ Relationship: _____ Share: _____

7. a. Does the applicant have existing life insurance or annuity contracts with any company? No Yes

b. Is the annuity applied for intended to replace or change any existing insurance or annuity? No Yes

If Yes you must complete and submit a Replacement Form.

8. Is the Applicant a member of the National Slovak Society of the United States of America? Yes No If not, applying for membership.

The undersigned: (1) REPRESENT that the information shown in this application is complete and true, to the best of their knowledge and belief of the respondents; (2) AGREE that this application will be the basis for and a part of any contract issued; and (3) UNDERSTAND that: (a) THE CONTRACT APPLIED FOR WILL BE EFFECTIVE ON THE LATER OF THE DATE WE APPROVE ISSUE OF THE CONTRACT OR THE DATE WE RECEIVE THE FIRST PREMIUM FOR THE CONTRACT; and (b) only the Society's President or Secretary may, in writing, make or change a contract or waive any of the Society's rights or requirements.

Signed at: _____ (City & State) This _____ Day of _____, 20 _____

Proposed Annuitant: _____ Applicant: _____

Member/Adult Applicant Signature (If other than Proposed Annuitant): _____

Witness Signature (Agent, where required by law): _____

SEE FRAUD WARNING ON REVERSE SIDE

Fraud Warning: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Agent's Statement: To the best of your knowledge and belief, will the insurance applied for replace or change any existing insurance or annuity? No Yes

Agent Signature: _____ Agent # _____ Agent Name: _____

Home Office Use:

Received: _____ Initials: _____ Ret'd: _____ Initial: _____ Approved: _____ Initial: _____

FLEXIBLE PREMIUM DEFERRED ANNUITY DISCLOSURE – NJ ICC20 – FPA

Annuitant Name: _____ Age: _____ Sex: _____

Applicant (If different from Annuitant): _____ Age: _____ Sex: _____

This document reviews important points to think about before you buy this annuity from The National Slovak Society of the USA (NSS LIFE).

This annuity is a flexible premium annuity, which means you can purchase it with multiple payments. This annuity is fixed which means it earns a specified interest rate during any guaranteed period and a crediting interest rate which exceeds the guaranteed minimum interest rate of _____%. This annuity is deferred, which means that payments begin at a future date. You don't pay income taxes on the interest the annuity earns until the annuity funds are paid to you. Payouts of the Annuity funds begin at a future date specified by the owner or annuitant.

Note: If an Owner other than the annuitant purchases the Annuity, that Owner shall have control of the Annuity issued until ownership is transferred to the Annuitant.

You may pay a policy withdrawal fee if you take out money before the time period specified by the contract. You also may pay a Federal excise tax penalty, in addition to Federal income taxes due on earnings, if you withdraw money before age 59 ½.

You can use an annuity to save money for retirement and receive retirement income for life. It is not meant to be used to meet short-term financial goals.

The beneficiary is the person or entity named as beneficiary in the annuity application unless later changed. The owner may change the beneficiary by contacting us.

THE ANNUITY CONTRACT:

How will the value of my annuity grow?

Your annuity earns tax-deferred interest at a guaranteed minimum rate of _____% in Form ICC20 – FPA; this minimum interest rate is guaranteed for the duration of the annuity contract. The actual interest credited rate (non-guaranteed) on premiums paid to NSS LIFE will be based on the new money rates in effect at the time the funds are received. The ongoing credited interest rate will change from time to time after periodic reviews. The interest crediting rate is regularly published in the official publication. The interest rate compounds daily and is credited to your annuity account daily. The NSS LIFE Board may declare a dividend which is also a non-guaranteed element.

When you buy your annuity, you will have a withdrawal charge period (Surrender Charge) of _____ years.

Payment of a premium for this contract is not required after payment of the first premium. A premium may be paid at any time. A premium may not be less than \$25. The maximum premium is \$_____ (as shown on the policy schedule page).

The Account Value is the sum of the premiums paid plus all interest earned plus any dividends added, less any partial withdrawals.

The account value of your annuity cannot go down.

What happens after I die?

The death benefit; payable at the death of the Annuitant, shall be the contract cash value as of the date of death. The contract cash surrender value is: (1) the sum of premiums paid; plus (2) interest credits; plus (3) any dividends added; less (4) any withdrawals and withdrawal charges.

If you die after the payouts start, we continue scheduled income payments, to your beneficiary for the remaining time in the period certain if you have chosen the period certain payout option.

Optional Benefit Riders and Their Fees

There are no optional benefit riders available with this policy.

FEES, EXPENSES & OTHER CHARGES:

There are no Fees, Expenses, and other charges;

Other than withdrawal charges as explained earlier and per the following table:

Year Contract: _____

Year:

Surrender Charge:

Example:

If you **fully** surrender your annuity in the third contract year of an eight-year withdrawal charge contract, a 7% Surrender Charge will be assessed against your Account Value that exceeds 10% of the Account Value. If you take out any amount after the end of the eighth contract year, there is no Surrender Charge.

Exceptions:

If you withdraw part of your Account Value (a partial surrender), the first 10% of the funds withdrawn in any contract year have no Surrender Charge. In addition, there is no Surrender Charge if we pay the remaining Account Value of your annuity to a beneficiary after your death.

Do I pay any other fees or charges?

No. There are no other fees or charges on this annuity.

How will payouts and withdrawals from my annuity be taxed?

This annuity is tax-deferred, which means you do not pay taxes on the interest it earns until the interest is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. If the annuity contract is an IRA or other tax qualified contract, then the entire value of each annuity payment is taxable.

You also may pay a 10% Federal excise tax penalty on earnings you withdraw before age 59½. (There may be exceptions to this penalty, such as receiving the withdrawal in a series of payments or distributing the proceeds due to your death. You should consult your tax consultant before withdrawing any funds before age 59½.)

New Jersey currently does not have a premium tax.

Is my IRA Annuity taxable?

Yes, Traditional, SEP, and Simple IRA's are fully taxable upon withdrawal.

What are the tax consequences of an annuity exchange?

You can exchange one tax-deferred annuity for another, without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a Surrender Charge if you make the exchange during the first _____ years depending on the annuity you purchase. Also you may pay a Surrender Charge if you make withdrawals from the new annuity within the Surrender Charge period.

Does buying an annuity in a retirement plan provide extra tax benefits?

Buying an IRA or 401(k) Annuity or other tax deferred retirement plan does not give you any extra tax benefits. Choose your annuity based on its other features and benefits as well as its risks and costs, not its tax benefits.

OTHER INFORMATION:

What else do I need to know?

Changes to your contract

We may change your contract from time to time to follow Federal or state laws and regulations. If we do, we will tell you about the changes in writing.

Compensation

We pay the agent for selling the annuity to you. They may receive more compensation for selling this annuity contract than for selling other annuity contracts.

Free Look

The owner shall be given at least a 30 day notice of cancellation to return the annuity and receive a prompt refund of the premium paid. There are no fees or charges with the referenced contract form.

What should I know about The National Slovak Society of the USA?

NSS LIFE is a fraternal organization, founded in 1890. As a fraternal not-for-profit organization, NSS LIFE has been committed to give back to the community. Since inception, NSS LIFE has donated millions of dollars in scholarships, community services and continues to enrich the lives of older and younger generations. NSS LIFE is a modern, dynamic fraternal organization, offering outstanding, high quality competitive life insurance, and annuity products that you can depend on to protect your family's financial future.

What if I have a complaint?

Annuity products are regulated by the New Jersey Department of Banking and Insurance. If you have any complaints regarding this annuity, or have questions for the Department, you may contact them at telephone number 1-800-446-7467 or 609-292-7272 or at the Department's website www.njdoib.org.

This is a summary document and not part of your contract with the insurer.



ANNUITY PRODUCTS DISCLOSURE

Interest Rate: Your annuity will earn an initial rate of _____% APY

Surrender Charges: Your annuity contract contains surrender charges for early withdrawal in excess of the 10% penalty free provision. Withdrawals from annuities prior to age 59½ may be subject to IRS penalties.
(Please consult your tax advisor for specific advice.)

Optimum 3: – Surrender Charges: Year **1** **2** **3** **4** **5**
6% 5% 4% 3% 2%

– Interest rate is guaranteed for the Optimum 3 for a three (3) year contract period. No surrender charge will be applied to any withdrawal made during the thirty (30) day window at the end of the Third year.
– Minimum guaranteed interest rate of 2%.

Preferred 5: – Surrender Charges: Year **1** **2** **3** **4** **5** (no surrender charges after 5 years)
6% 5% 4% 3% 2%

– Minimum guaranteed interest rate of 2%.

Preferred 8: – Surrender Charges: Year **1** **2** **3** **4** **5** **6** **7** **8** (no surrender charges after 8 years)
9% 8% 7% 6% 5% 4% 3% 2%

– Minimum guaranteed interest rate of 2%.

General Information: Representatives of NSS Life are paid a commission by NSS Life. Commissions are **not paid by members**. Commissions are **not** deducted from your account value. All contributions received from you are credited to your account at 100%.

Not a Deposit	Not Insured By Any Federal Government Agency	No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured
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_____ Dated

_____ Signature Applicant/Annuitant

_____ Signature of Agent

_____ Date Received by NSS Life

_____ Signature of NSS Acceptance

NOTICE REGARDING REPLACEMENT OF LIFE INSURANCE AND ANNUITIES – EXTERNAL

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements. Please read it carefully.

Whether it is to your advantage to replace your existing insurance or annuity coverage, can only be decided by you. It is in your best interest; however, to have adequate information before a decision to replace your present coverage becomes final so that you may understand the essential features of the proposed policy and your existing insurance or annuity coverage.

You may want to contact your existing life insurance, or annuity company, or its agent for additional information, or discuss your purchase with other advisors. Your existing company will provide this information to you. The information you receive should be of value to you in reaching a final decision.

If either the proposed coverage or the existing coverage you intend to replace is a dividend paying plan; you should be aware that dividends may materially reduce the cost of insurance and are an important factor to consider. Dividends, however, are not guaranteed.

You should recognize that a policy which has been in existence for a period of time may have certain advantages to you over a new policy. If the policy coverage's are basically similar, the premiums for a new policy may be higher because rates increase as your age increases. Under your existing policy, the period of time during which the issuing company could deny coverage for death caused by suicide may have expired, or may expire earlier than it will under the proposed policy. Your existing policy may have options which are not available under the policy being proposed to you, or may not come into effect under the proposed policy until a later time during your life. Also, your proposed policy's cash values and dividends, if any, may grow slower initially because the company will incur the cost of issuing your new policy. On the other hand, the proposed policy may offer advantages which are more important to you.

If you are considering borrowing against your existing policy to pay the premiums on the proposed policy, you should understand that in the event of your death, the amount of any unpaid loan, including interest, will be deducted from the benefits of your existing policy thereby reducing your total insurance coverage.

After we have issued your policy, you will have 30 days from the date the new policy is received by you to notify us you are cancelling the policy issued on your application and you will receive back all payments you made to us.

You are urged not to take action to terminate, or alter your existing life insurance, or annuity coverage until you have been issued the new policy, examined it and found it acceptable to you.

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

PREMIUMS:

- Are they affordable?
- Could they change?
- You're older—are premiums higher for the proposed new policy?
- How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES:

- New policies usually take longer to build cash values and to pay dividends.
- Acquisition costs for the old policy may have been paid, you will incur costs for the new one.
- What surrender charges do the policies have?
- What expense and sales charges will you pay on the new policy?
- Does the new policy provide more insurance coverage?

- INSURABILITY:
- If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
 - You may need a medical exam for a new policy.
 - Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
 - Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:

- How are premiums for both policies being paid?
- How will the premiums on your existing policy be affected?
- Will a loan be deducted from death benefits?
- What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT:

- Will you pay surrender charges on your old contract?
- What are the interest rate guarantees for the new contract?
- Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:

- What are the tax consequences of buying the new policy?
- Is this a tax free exchange? (See your tax advisor.)
- Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
- Will the existing insurer be willing to modify the old policy?
- How does the quality and financial stability of the new company compare with your existing company?

- 1) Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? No Yes
- 2) Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? No Yes
- 3) If you answered Yes to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

			Replaced (R) or Financing (F)
Full Name of Insurance Company	Policy or Contract Number(s):	Insured Name(s):	
And Home Office Address:			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

4) The existing policy or contract is being replaced because: _____

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

I certify that the responses herein are, to the best of my knowledge, accurate:

Applicant Signature	Date	
Agent Signature	Date	Agent Number

I do not want this notice read aloud to me. _____ (Applicants must initial only if they do not want the notice read aloud.)

Request for Taxpayer Identification Number and Certification

Go to www.irs.gov/FormW9 for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See Specific Instructions on page 3.	1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)	
	2 Business name/disregarded entity name, if different from above.	
	3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) _____ Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____ <i>(Applies to accounts maintained outside the United States.)</i>
	3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions <input type="checkbox"/>	
	5 Address (number, street, and apt. or suite no.). See instructions.	Requester's name and address (optional) National Slovak Society of the USA 1301 Ashwood Drive Canonsburg, PA 15317-4988
	6 City, state, and ZIP code	
	7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number	
<input type="text"/>	<input type="text"/>
or	
Employer identification number	
<input type="text"/>	<input type="text"/>

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person	Date
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

ANNUITY RECEIPT

Received from _____ the sum of \$ _____ with an
Annuity Application, bearing the same date as this receipt, for _____, Proposed Annuitant.

This receipt is not valid unless:

1. Any check, draft or money order tendered as payment is good and collectable; and
2. It is signed by our Agent receiving the payment

Agent: _____ Date: _____

MAKE ALL PAYMENTS TO THE NATIONAL SLOVAK SOCIETY (NSS LIFE).

DO NOT MAKE PAYABLE TO THE AGENT OR LEAVE THE PAYEE BLANK.

Please contact the Society if, within 30 days after the date of this Annuity Receipt, you have not received the Annuity Contract applied for or a refund of the amount paid. Please include the Amount paid, the Date of the payment and the Name of the Agent receiving the payment.