HARBOUR INVESTMENTS, INC.
Brokerage Services & Financial Consultants

Fixed Index Annuity
Purchase Letter of Understanding

Print Client(s) Name: _____ Purchase Amount $_____

By signing below you represent that you understand and acknowledge the following regarding the costs associated with the proposed contract and to record the reason for and anticipated benefits associated with this purchase.

Insurance Company	Product Name	CDSC Years	CDSC Schedule	Annual Free Withdrawal

Financial Situation and Liquidity Needs

_____ Liquid & Retire Assets
_____ Total Assets
_____ Current Annual Income

Annuity Time Horizon

_____ Current Age
_____ Years of Benefit Deferral
_____ Age of First Withdrawal

Years Investing Experience _____
Amount Client Has in Annuities That Is Still in A Surrender Period? $_____

Have you exchanged a deferred variable annuity within the last 60 months? Yes_____ No _____

Bonus (if applicable): 1) Income (%):_____ or 2) Premium (%): _____ Rider Fee if applicable: _____

1st year Participation Rate _____% 1st year Asset Fee/Spread _____% 1st year Cap_____%

1st year Index Crediting Method _____

Death Benefit Payout _____

Explain in detail benefits and background information: _____

_____

_____

1. ADEQUATE INFORMATION. You have received current disclosures for the contract applied for. You understand the objectives and risks of the contract for which you are applying. THERE CAN BE NO ASSURANCE THAT THE OBJECTIVES WILL BE ACHIEVED.

2. VALUE OF CONTRACT. If you redeem your contract early, you may receive more or less than you paid for it.

3. TAXES. Dividends and capital gains on this contract may be taxable. Please consult your tax advisor on any tax issues.

4. MANAGEMENT RESPONSIBILITY. Harbour Investments, Inc. does not sponsor or manage insurance products. The performance of your contract will depend upon results achieved by the insurance companies responsible for managing your contact. Please check your contract received directly from the insurance company to make sure all information is correct. Contracts and statements will come directly from the insurer.

5. CHARGES AND FEES. All fees and charges are published in the issuing insurance company's disclosures and/or contract.

6. REVENUE SHARING ARRANGEMENTS. Certain companies pay Harbour Investments, Inc. compensation for marketing, access to Harbour Representatives and for other purposes separate from and in addition to commission and compensations for the sale of their products. This practice is further discussed and reviewed at the Harbour website: http://harbourinv.com/clients/.

7. IRAs OR ANNUITIES. A tax penalty may occur when liquidating an IRA or an annuity contract prior to age 59 1/2 without reinvestment into another similar IRA or Annuity contract at that time.

8. BONUS PRODUCTS. I acknowledge that if I purchase a bonus product, I may be giving up benefits available in other similar non-bonus products such as higher index caps, shorter surrender periods and higher minimum crediting rates. Any guarantees associated with this contract are solely based on the claims paying ability of the insurance company.

9. INFORMED CONSENT OF REG BI. The client hereby makes the following representations about informed consent of the receipt of certain information from Harbour: I (we) acknowledge receipt of Harbour's Form CRS and understand its contents. I (we) agree to receive, and have received, delivery of Harbour's Best Interest Disclosure by visiting https://harbourinv.com/clients/regulation-bi/.

Client's Signature: _____ Date: _____

Joint Signature: _____ Date: _____

FINANCIAL PROFESSIONAL STATEMENT. I am appropriately licensed in the Client's state of residence. I have reviewed the client's account form to ensure that the information is current. This purchase fits their objectives and risk tolerance stated on the account form.

Financial Professional Signature:_____ Rep No. _____