

Disclosure statement

SECTION 1:

1) A life insurance death benefit paid to a named beneficiary is “generally tax free”. You are encouraged to consult with your own advisor and tax professional.

2) Withdrawal Feature:

Withdrawals taken prior to age 59½ may be subject to IRS penalties. Withdrawals during the surrender charge period will be subject to surrender charges and possibly an interest adjustment.

3) Market Value Adjustment:

A Market Value Adjustment (also known as Interest adjustment) is applied only during the surrender charge (or Market Value Adjustment) period to full surrenders and to any partial surrender in excess of the penalty-free amount. This adjustment may decrease or increase the Surrender Value depending on the change in interest rates since the annuity purchase date. Lower interest rates at time of issue may result in less opportunity for a positive Market Value Adjustment in future contract years. In certain rate scenarios at the time of issue, it may not be possible to experience a positive Market Value Adjustment. Market Value Adjustment may not be applicable in all states.

4) Annuities:

A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state. Please consult your Disclosure Statement for details specific to your state.

5) Life Insurance:

Income and growth on accumulated cash values is generally taxable only upon withdrawal. Adverse tax consequences may result if withdrawals exceed premiums paid into policy. Withdrawals or surrenders made during a Surrender Charge period will be subject to surrender charges and may reduce the ultimate death benefit and cash value. Surrender charges vary by product, issue age, sex, underwriting class and policy year.

6) Tax/Legal Advice:

Neither DeSimone Blue Chip Planning LLC, nor its employees give tax or legal advice.

IRS CIRCULAR 230 NOTICE

Any tax advice included in this written or electronic communication, including any attachments, was not intended or written to be used, and it cannot be used by you or any taxpayer for the purpose of avoiding any penalties that may be imposed on you or any other person under the Internal Revenue Code or applicable state or local tax law provisions. Although any tax advice contained herein was written to support the promotion or marketing of the transaction(s) matters(s) addressed by the advice, it cannot be used by you or any other taxpayer to, promote, market or recommend to another party any transaction or matter addressed herein. Taxpayers should seek advice based on their particular circumstances from an independent tax advisor.

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SECTION 3:

Self Directed IRA / Hard Asset Disclosures

- Asset investing involves risk and is not suitable for all investors.
- Clients must check with their own tax professional regarding suitability and application for their own circumstances.
- DeSimone Blue Chip Planning employees and its affiliates do not give tax advice.
- Investing involves risk and loss of principal. Not FDIC insured, may lose value.
- Investing involves market volatility and uncertainty that is not appropriate for all investors. Future values, events, and results can never be guaranteed.
- Neither DeSimone Blue Chip Planning nor its employees are liable or responsible for actions, negligence, omissions, or errors of any kind by third-party partners.
- DeSimone Blue Chip Planning and its employees are not responsible for market conditions or market timing of buys or sells.
- Timeliness of bank wires and payment are the client's responsibility.
- DeSimone Blue Chip Planning and its employees work hard to present and work for our clients on a good faith basis, but cannot be responsible for actions of any government now or in the future, future tax law changes, or market conditions now or anytime in the future.
- We are not responsible for any transmission errors, virus, or data theft of any kind due to use of the internet.