



## Instructions for Florida Suitability Questionnaire (Form DFS-H1-1980)

The Florida-specific “Annuity Suitability Questionnaire” is required for all **fixed and immediate annuity sales**. All question or response areas **MUST** be completed before obtaining the annuitant’s and/or owner’s signature. If any information requested is unavailable, not applicable, or unknown, the Sales Representative or annuitant/owner must indicate that in the space provided.

## Instructions for Florida Disclosure and Comparison (Form DFS-H1-1981)

The Florida-specific “Disclosure and Comparison of Annuity Contract” is required for all sales, involving replacement of annuity contracts, with the exception of broker/dealer variable to variable products. The comparison forms is required **only** if the sale is an **annuity to annuity replacement or exchange**, as an additional replacement form.

Explain what is being replaced and why. Submit all necessary replacement forms as well as a copy(s) of the most current statement of the existing contract. Please note that some carriers may have their own forms that clients will need to complete in addition to CSA replacement. **Inquire with a current carrier for instructions.**

The Sales Representative must provide information concerning differences between each existing annuity contract being replaced and the contract being recommended in order to determine the suitability of the recommendation and its benefits to the customer.

The Sales Representative must complete the comparison form within 10 days and provide to the insurer a true and correct executed copy of the form. The comparison form must be received by the Home Office within 10 days of completing of the applications. A complete copy of the comparison form will also be provided to the annuitant/owner no later than the date of delivery of the contract. A copy of the disclosure and comparison form must be signed, dated and returned to CSA. Transfer paperwork will not be sent to the existing (transferring) insurer(s) until all completed forms are received in good order.

If the form is incomplete or we do not receive all pages signed and dated, the comparison form will be returned to you for completion. All questions or responses areas **MUST** be complete before obtaining the annuitant’s/owner’s signature. If any information requested is unavailable, not applicable, or unknown, indicate that in the space provided.

All signatures should be current-dated by the signer on the day they are signed, even if a new replacement-related form is requested after the submission of the application.

Each insurer has a “stale date” after which replacement forms will no longer be valid. Cases with outstanding requirements over 60 days will be closed out as withdrawn. Some carriers may not accept transfer requests if paperwork is signed more than 30 days after it is completed.

For any questions on your annuity or life insurance, please contact CSA Fraternal Life Underwriting Department by calling 1-800-543-3272.