

# ***Polar Investment Counsel, Inc.***

Brokers and Investment Advisors; Member NASD, NFA, MSRB, SIPC  
Website: www.polarinvest1.com

## **VARIABLE LIFE INSURANCE INFORMATION and ACKNOWLEDGEMENT FORM**

I \_\_\_\_\_ (the undersigned) in conjunction with the pending purchase of \$ \_\_\_\_\_ death benefit of variable life insurance, acknowledge that **I HAVE READ TWO ILLUSTRATIONS ONE AT AN ASSUMED INVESTMENT RETURN OF 5% AND ONE AT AN ASSUMED INVESTMENT RETURN OF 7% FOR EACH OF THE TWO FIRMS: \_\_\_\_\_ AND LINCOLN BENEFIT LIFE. I ACKNOWLEDGE THAT I HAVE READ THESE ILLUSTRATIONS AND THAT I HAVE HAD AN OPPORTUNITY TO ASK QUESTIONS OF MY BROKER AND/OR REPRESENTATIVES OF THE INSURANCE COMPANY.** I understand that each of these two different policy proposals have different features and that I understand these differences. I am aware that reasonable care has been taken in the production of each of these two proposals and that they were produced utilizing software which is the property of each of the named insurance firms.

**I UNDERSTAND THAT THE ASSUMPTIONS MADE IN THESE ILLUSTRATIONS ARE DEPENDENT UPON THE UNDERLYING VALUES IN VARIOUS INVESTMENT PORTFOLIOS WHICH ARE, OR MAY BECOME, A PART OF THIS INSURANCE POLICY AND IF THE ASSUMPTIONS ARE GREATER THAN ACTUAL PERFORMANCE OF THE INVESTMENT PORTFOLIOS, SUCH DIFFERENCE WILL HAVE AN ADVERSE EFFECT UPON THE CASH VALUES PROJECTED, AND MAY HINDER MY ABILITY TO MAINTAIN THIS INSURANCE POLICY IN FORCE.**

**I UNDERSTAND THAT PAST PERFORMANCE OF ANY INVESTMENT PORTFOLIO MAY NOT BE INDICATIVE OF FUTURE RESULTS.**

**I CERTIFY THAT I HAVE \_\_\_\_\_ YEARS OF INVESTMENT EXPERIENCE.**

\_\_\_\_\_  
Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Broker Signature

\_\_\_\_\_  
Date