



CONTACT ACCOUNTS
 P: 303-797-9080 x162
 E: accounts@leadersgroup.net

26 West Dry Creek Circle
 Suite 800,
 Littleton, CO 80120

NEW ACCOUNT INVESTMENT PROFILE

ACCOUNT OWNER INFORMATION (CUST. IF 529, MINOR IF UTMA/UGMA, OWNER IF INSURANCE)

First Name		Middle Name		Last Name		SSN OR TIN			
Email Address (required)			Phone Number		Marital Status		D.O.B.		
ID Number		ID Exp. Date	State issued by		Type: Drivers Lic.	Passport	Military ID	Visa	State ID
Primary Address (PO Box Not Acceptable)				City		State	Zip		
Mailing Address (If different than Primary Address)				City		State	Zip		
Employment Status:	Employed	Retired	Employer		Position			Type of Business	
	Self-Employed	Unemployed							
	Student	Homemaker							
Employer Address				Employer City		Employer State	Employer Zip		

JOINT ACCOUNT OWNER INFORMATION (MINOR IF 529, CUST. IF UTMA/UGMA, INSURED IF INSURANCE)

First Name		Middle Name		Last Name		SSN OR TIN			
Email Address (required)			Phone Number		Marital Status		D.O.B.		
ID Number		ID Exp. Date	State issued by		Type: Drivers Lic.	Passport	Military ID	Visa	State ID
Primary Address (PO Box Not Acceptable)				City		State	Zip		
Mailing Address (If different than Primary Address)				City		State	Zip		
Employment Status:	Employed	Retired	Employer		Position			Type of Business	
	Self-Employed	Unemployed							
	Student	Homemaker							
Employer Address				Employer City		Employer State	Employer Zip		

EMERGENCY CONTACT INFORMATION

It is **required** that you, the client, provide a trusted emergency contact person (or decline) and authorize us to use them as a resource in responding to concerns about your health and others who claim to have legal authority over your accounts. This person is authorized to disclose information & confirm specifics regarding you and your account, but is **NOT authorized to transact business** on behalf of you, the client, and your accounts.

I decline to provide this information

First Name		Middle Name		Last Name	
Email Address (required)			Phone Number		
Address		City		State	Zip

INDUSTRY AFFILIATIONS

Are you affiliated with or work for a member firm of a stock exchange or FINRA, or are you a senior office of a bank, S&L, insurance company, registered advisory firm or other like account or a person in the securities department of any of the above or an immediate family member of any such person?

Yes No **If Yes, Position:** _____

Are you a director, a 10% shareholder, or a policy-making executive officer of a publicly traded company?

Yes No **If Yes, Company:** _____



CONTACT ACCOUNTS
 P: 303-797-9080 x162
 E: accounts@leadersgroup.net

26 West Dry Creek Circle
 Suite 800,
 Littleton, CO 80120

NEW ACCOUNT INVESTMENT PROFILE

FINANCIAL INFORMATION (only check one box per section)								
ACCOUNT TYPE	Individual	Joint	529 Plan		PRODUCT TYPE	Mutual Funds	529 Municipal Funds	
	Roth IRA	Traditional IRA	UGMA/UTMA			Variable Annuity	Brokerage	
	SEP IRA	SIMPLE IRA	Other: _____			Index Annuity	VUL	Other: _____
PROPOSED PRODUCT SPONSOR:	_____			PROPOSED PRODUCT NAME:	_____			
	*provide insurance carrier or fund company name				*If mutual fund, provide share class			
PRIMARY SOURCE OF FUNDING	Mutual Fund (NQ)		CD		Retirement Plan Rollover/Transfer			
	Current Income		Money Market		IRA Rollover/Transfer			
	Savings / Checking		Line of Credit / Home Equity		Reverse Mortgage			
	Change of Dealer		1035 from Insurance Product		Other: _____			
Estimated Net Worth <small>*Excluding Home</small>	Under \$100,000	\$100,001 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1 million	Over \$1 million			
Investable / Liquid Assets <small>The ability to quickly and easily convert to cash all or a portion of your investments</small>	Under \$50,000	\$50,001 - \$100,000	\$100,001 - \$500,000	Over \$500,000				
Primary Investment Objective <small>*only choose one</small>	Preservation of Capital	Income	Capital Appreciation	Speculation	Trading Profits	Other: _____		
Time Frame	Within 2 years	3 - 5 years	5 - 7 years	7 - 10 years	More than 10 years			
Annual Income	Under \$25,000	\$25,001 - \$50,000	\$50,001 - \$100,000	Over \$100,000				
Risk Tolerance	Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive			
General Investment Knowledge	Limited	Good	Extensive					
Effective Tax Rate	0% - 15%	16% - 24%	25% - 30%	Over 30%				
Annual Expenses	Under \$50,000	\$50,001 - \$100,000	\$100,001 - \$500,000	Over \$500,000				
Emergency Fund	Under \$50,000	\$50,001 - \$100,000	\$100,001 - \$500,000	Over \$500,000				

TO BE COMPLETED BY FINANCIAL PROFESSIONAL

FORM CRS DELIVERY

Which method did you deliver the Form CRS to the client, paper or electronic?

Electronic Paper Date Delivered _____

IS THIS CLIENT A U.S. CITIZEN?

Yes No *If no SSN, W-8 required

THIS CLIENT IS:

Known to me Referred to me Unknown

ADDITIONAL DISCLOSURES, NOTES, ETC.:

ALL INFORMATION MUST BE FILLED OUT COMPLETELY OR APPLICATION AND NEW ACCOUNT FORM WILL BE RETURNED

X

 CUSTOMER SIGNATURE DATE
I have read and acknowledge the disclosures on the following page(s)

 FINANCIAL PROFESSIONAL NAME(S) REP #

X

 JT CUSTOMER SIGNATURE DATE
I have read and acknowledge the disclosures on the following page(s)

X

 FINANCIAL PROFESSIONAL SIGNATURE(S) DATE



CONTACT ACCOUNTS
P: 303-797-9080 x162
E: accounts@leadersgroup.net

26 West Dry Creek Circle
Suite 800,
Littleton, CO 80120

NEW ACCOUNT DISCLOSURES

EFFECTIVE 5-1-20

Please see our website, www.leadersgroup.net, for important disclosures and read the Customer Relationship Summary you received from your financial professional.

Your financial professional is working as a registered representative of a broker dealer in this transaction and will be paid a commission on transactions conducted with you. In some instances, there may be on-going commissions paid.

Maintaining the Accuracy of Client Information

Keeping client account information accurate and up-to-date is very important to us. If you ever find that your account information is incomplete, inaccurate or not current, please contact us via the address, phone number or email listed at the bottom of these disclosures. We will correct any inaccurate or outdated information as soon as possible. Periodically you will receive account verification notices from us. Please respond if you notice any information that is out of date or inaccurate.

According to the **USA PATRIOT ACT** (Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001) we must verify the identity of every customer opening an account with The Leaders Group, Inc. Therefore, you will be asked to furnish documents suitable for verification. These include: unexpired government-issued ID bearing a photograph for a n individual; or registered articles of incorporation, government-issued business license, a partnership agreement or a trust instrument for a corporation or trust. We may also use third-party sources such as government lists or consumer reporting agencies to verify identity.

Product and Fee Information

All of our representatives are licensed to sell mutual funds and variable insurance products, but not all may be licensed to sell equities and other securities. Brokerage accounts have additional fees and commissions for each transaction and annual and closing fees. Your financial professional will disclose all fees prior to opening an account for you. Most accounts have a minimum of \$250, but some product sponsors, such as insurance carriers, require a higher minimum.

If you are investing in Investment Company Securities (Mutual Funds) and Variable Insurance products you need to be aware that we may, from time to time, receive compensation or marketing sponsorship payments from the company in addition to those fees listed in the prospectus.

Fees: The Leaders Group does not charge any additional fees for any products or services offered. Fees and expenses vary based on the type of product purchased and are determined by the product sponsor. Other factors that may influence the fees and expenses include share class in mutual funds; sub-accounts in variable insurance products; and any riders selected in conjunction with a variable insurance product. All fees and expenses are detailed in the product's prospectus which may be found on the product sponsor's website. Additional information may be found on our website www.leadersgroup.net

You should also be aware of breakpoint discounts that can be available when you invest more than \$25,000 with a mutual fund family. The Leaders Group relies on the mutual fund companies to track breakpoint discounts on accounts held directly at their firms. This information is found within the prospectus.

Business Continuity Statement

The Leaders Group, Inc. is responsible for creating and maintaining business continuity plans for all of its businesses. In the event of a business disruption, we have plans designed to allow us to continue operations of critical business functions. As part of our plans, we have identified the applications that are critical to each of our departments. As an introducing broker-dealer, it is important to realize that we do not hold any customer funds. In the event of a major disruption, customers still will have full access to their accounts by contacting the mutual fund companies, insurance carriers or clearing firm directly. This structure is recognized worldwide as providing investors with an unsurpassed level of liquidity and security for our customers' assets. Although we believe we have a sound business recovery plan, we cannot guarantee that systems will always be available or recoverable after a disaster or significant business disruption. However, we believe that our planning for such events is robust and consistent with many of the best practices established within the industry. Any material changes to the above information will be available upon request.

The Leaders Group, Inc. Privacy Statement

As a client, you should be aware of the firm's policies regarding our use of the information you provide us when establishing or while maintaining a relationship with us.

Privacy Policy

Who is providing this notice? The Leaders Group, Inc. **How does The Leaders Group, Inc. collect my personal information?** We collect your personal information, for example, when you: open an account or update an existing account. **What does The Leaders Group, Inc. do with your personal information?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number, income, account numbers, transactions and balances. When you are *no longer* our customer, we continue to share your information as described in this notice. All financial companies need to share client personal information to run their everyday business. In the section below, we list the reasons financial companies can share their client personal information; the reasons The Leaders Group chooses to share; and whether you can limit this sharing.



CONTACT ACCOUNTS
P: 303-797-9080 x162
E: accounts@leadersgroup.net

26 West Dry Creek Circle
Suite 800,
Littleton, CO 80120

NEW ACCOUNT DISCLOSURES EFFECTIVE 5-1-20

Reasons we can share your personal information:	Does The Leaders Group share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	Yes
For non-affiliates to market to you	No	Yes

Definitions

Affiliates: companies related by common ownership or control. They can be financial and non-financial companies.

Non-affiliates: companies not related by common ownership or control. They can be financial and non-financial companies.

Joint marketing: A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Why can't I limit all sharing? Federal law gives you the right to limit only: sharing for affiliates' everyday business purposes – information about your creditworthiness; affiliates from using your information to market to you; sharing for non-affiliates to market to you. **How does The Leaders Group, Inc. protect my personal information?** To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and buildings.

Changes to Firm Privacy Policies

From time to time the firms may update their privacy policies. All new clients will receive the firms' most current privacy policy upon entering into an agreement or opening an account.

Agreement to Arbitrate Controversies

This agreement contains a predispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

- 1) All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- 2) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- 3) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- 4) The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- 5) The panel of arbitrators may include a minority of arbitrators who were or are affiliated with the securities industry.
- 6) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- 7) The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.
- 8) No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:
 - (i) the class certifications denied; or
 - (ii) the class is decertified;
 - (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

Acknowledgment

I, the undersigned, understand that in accordance with the USA PATRIOT ACT, The Leaders Group, Inc. must verify my identity. I have provided identification requested and understand that other methods such as consumer reporting agencies or government sources may also be used. I verify that the information listed herein is accurate and that it is true and correct.

The information contained herein is confidential and The Leaders Group, Inc. will only use such information as outlined in its Privacy Statement. The e-mail address will only be used for The Leaders Group, Inc. to contact me. By signing this document, I consent to receive notices via electronic delivery.

SIPC

You may obtain information about the Securities Investor Protection Corporation (SIPC), including their brochure, at www.sipc.org or by calling (202) 371-8300.

FINRA

You may obtain information about your investment professional at www.brokercheck.finra.org or by calling (800) 289-9999.

For questions or complaints, contact us at: 26 West Dry Creek Circle, Suite 800, Littleton, CO 80120, (303) 797-9080, or email compliance@leadersgroup.net.



CONTACT ACCOUNTS
 P: 303-797-9080 x162
 E: accounts@leadersgroup.net

26 West Dry Creek Circle
 Suite 800,
 Littleton, CO 80120

VARIABLE ANNUITY WORKSHEET

OWNER:		JOINT OWNER:	
<p>Annuities are complex products. The Leaders Group, Inc. wants you to be fully aware of the product you are purchasing. Please make sure you understand the following: I understand and agree with the reasons for this purchase and acknowledge that, with this transaction, I am losing any benefits of the existing product. I also understand that there may be surrender charges, redemption fees, sales charges and tax consequences associated with this transaction. The withdrawal of funds from this contract may subject me to surrender charges and tax penalties, and may be taxed as income. I understand there are similar investments available that may have lower fees and charges without the insurance component of the annuity. I am aware that market value may fluctuate and value may increase or decrease and is not guaranteed other than stated in the contract. I understand that all guarantees are based on the solvency and claims paying ability of the insurance company. I have been informed of the period of time I may return the contract for a full refund.</p>			
PRODUCT NAME		AMOUNT INVESTED	
SHARE CLASS/SURRENDER PERIOD		MORTALITY & EXPENSE COST %	
RIDERS	↙ N/A ↘	WILL THE ACCOUNT BE MONITORED? Yes No	
COST OF RIDERS		HOW OFTEN? Quarterly Annually	
SUB ACCOUNT RECOMMENDATIONS	NAME OF SUB ACCOUNT		ALLOCATION %
SUB ACCOUNT 1			
SUB ACCOUNT 2			
SUB ACCOUNT 3			
SUB ACCOUNT 4			
OTHER			

Initial Money Market Allocation: _____ %

Reason for initial Money market allocation _____

Are there surrender charges or penalties on product being replaced? Yes No N/A

If yes, list amount: _____

Why is the product being replaced? _____

Surrender charges on the new product are _____% declining over _____ years

Features and riders of the new product: _____

Why will the customer benefit from the features of an annuity? _____

Why is an annuity being sold instead of a mutual fund or other product? _____

Why was this share class and surrender period chosen versus the alternatives? _____

How will this investment impact the customer's liquidity needs? _____

What other assets do they have? _____



CONTACT ACCOUNTS
 P: 303-797-9080 x162
 E: accounts@leadersgroup.net

26 West Dry Creek Circle
 Suite 800,
 Littleton, CO 80120

VARIABLE ANNUITY WORKSHEET

Please list the other annuities that the client currently owns if applicable. **N/A**

Product Sponsor	Approximate Account Value	Year Purchased	Surrender Period

What percentage of the customer's net worth is invested in annuities, including this one? _____%

What is the likelihood they will have to withdraw more than the penalty free-amount, or surrender the contract in the event of an emergency during the surrender period? Likely Unlikely

Please explain: _____

Does the customer plan on accessing the annuity to withdraw the penalty-free amount, or taking RMDs prior to the end of the surrender period?

Yes No If yes, when will they start doing so _____

Have you discussed the consequences of withdrawing more than the penalty free amount with your client? Yes No

Did you discuss the relevant facts with customer including: liquidity issues, surrender charges and IRS penalties for early withdrawal; fees, including mortality and expense charges; fees and charges for benefit riders; market risk? Yes No

Are underlying sub-accounts suitable and in accordance with the investment objectives? Yes No

Was the prospectus delivered? Yes No

Because of minimum holding periods necessary for tax advantages to outweigh the higher fees imposed on annuities relative to other investments such as mutual funds, short term investing is not suitable. Certain features may make an annuity unsuitable for customers of advanced age. Is the investment time horizon long term? Yes No

Is this a transfer from another annuity? If so, is the exchange suitable and have you discussed with the customer that they would incur a surrender charge, be subject to a new surrender period, lose existing benefits, or be subject to increased fees or charges, and whether they would benefit from product enhancements and improvement? Yes No

Has the customer had another annuity exchange within the preceding 36 months? Yes No

Is this a qualified account? Have you explained to the customer that tax-deferral is provided by the retirement plan (IRA etc.) and is unnecessary to have an annuity for that feature, but other features such as lifetime income payments, family protection through the death benefit or guarantees may support the recommendation? Yes No

Have the bonus features been analyzed to make sure that higher fees and longer surrender periods do not outweigh the benefit of the bonus received?
 Yes No N/A

Have you recommended the customer consult a tax advisor prior to investing? Yes No

Have you advised your customer that withdrawals of earnings will be taxed at the ordinary income rate rather than the lower capital gains rates applied to investments in stocks, bonds, mutual funds and other non-tax deferred vehicles, and also, that death benefits do not receive a step-up in cost basis when the owner dies as many other investments do? Yes No



CONTACT ACCOUNTS
 P: 303-797-9080 x162
 E: accounts@leadersgroup.net

26 West Dry Creek Circle
 Suite 800,
 Littleton, CO 80120

VARIABLE ANNUITY WORKSHEET

PLEASE PROVIDE DETAILS REGARDING THE PREVIOUS INVESTMENT USED TO FUND THIS CURRENT INVESTMENT IN THE CHART BELOW

	Contract/Product Being Surrendered	New Investment
Product Sponsor		
Investment Expenses %		
Product Benefits		
	Investment Amount	
	Source of Funds	

I have been informed of the following: (check all that apply)

- Fees for withdrawing my money before maturity can affect liquidity
- I may receive a penalty for liquidating my new investment too early
- There may be tax implications should I need to withdraw the money early
- My new product has fees different from the account that I'm moving from
- The surrender schedule on an annuity can affect my required minimum distribution

- Risks may include market risk, inflation risk, issuer credit risk
- Although riders may enhance the contract, they come with an additional cost
- The guarantees are based upon the insurance company's solvency and that no guarantees exist in the event of insolvency

My financial professional has made me aware of the following and has discussed the different alternatives for this investment (check all that apply):

- I may be able to leave the funds in my former employer's plan if permitted
- I may be able to roll the assets over to my new employer's plan if permitted
- I may be able to roll the assets over to an IRA
- I may be able to withdraw all the assets for my personal use
- There are potential fees imposed by the new account that weren't applicable to the old account

- There could be negative tax consequences as a result of this transaction
- My financial professional has suggested that I consult with my tax professional
- My financial professional may receive compensation as a result of this transaction
- There may be a surrender period for the new investment, which is to say, a time period in which this investment is illiquid

I have answered these questions honestly and feel the annuity purchase is suitable and in the best interest.

Customer Name

JT Customer Name

Financial Professional(s) Name

Customer Signature

Date

JT Customer Signature

Date

Financial Professional(s) Signature Date