

PROHIBITED PRODUCTS

- ✓ Any “basket” of securities where the results or “put” is based on the worst stock in the group
- ✓ Upside Down Reverse Exchangeable
- ✓ Dogs of the Dow Reverse Exchangeable
- ✓ Viatical Settlements of any kind
- ✓ Any Equity Index Annuity not sold through CreativeOne or approved by FAF
- ✓ Group Variable Annuities
- ✓ Sale of Trust or Will Services