

Individual Single Premium Deferred Annuity Application

Owner	Joint Owner
Full Name: _____	Full Name: _____
Date of Birth: _____ SS#: _____	Date of Birth: _____ SS#: _____
Phone #: _____ Gender: M F	Phone #: _____ Gender: M F
Address: _____	Address: _____
City, State, Zip: _____	City, State, Zip: _____
Email: _____	Email: _____
Relationship to Annuitant: _____	Relationship to Annuitant: _____

Annuitant	Joint (Contingent) Annuitant
Full Name: _____	Full Name: _____
Date of Birth: _____ SS#: _____	Date of Birth: _____ SS#: _____
Phone #: _____ Gender: M F	Phone #: _____ Gender: M F
Address: _____	Address: _____
City, State, Zip: _____	City, State, Zip: _____

Annuity Term & Amount				
Single Premium Amount: _____	This is an inherited annuity			
Guaranteed Interest Term	3 Year	5 Year	7 Year	10 Year
Guaranteed Interest Rate	5.50%	5.75%	5.75%	5.80%
Add Free Withdrawal Waiver Rider Only ⁽¹⁾	5.55%	5.80%	5.80%	5.85%
Add Withdrawal Charges Waiver Rider Only ⁽²⁾		5.85%	5.85%	5.90%
Interest Rate with Both Riders		5.90%	5.90%	5.95%
(1) By selecting this rider, the 10% annual free withdrawal included in the policy will be waived and any withdrawal of the Single Premium Payment amount will incur withdrawal charges as detailed on the Certificate of Disclosure. (2) By selecting this rider, the interest rate on your annuity may be changed on each anniversary date of your policy to no less than 1% on the 5-year, 7-year, and 10-year terms. If the rate is reduced below the initial rate, you will be able to fully withdraw your annuity balance with no withdrawal charges or MVA.				
This annuity is applied for as: Non-Qualified Qualified IRA Qualified ROTH IRA				

Single Premium Payment
☐ Check – Enclosed is a check or money order for _____
☐ Bank Draft – Draft from the following account:
Routing Number: _____ Draft Date: _____
Account Number: _____ Account Type: Checking Savings
☐ Roll Over/Transfer – roll over or transfer funds from another annuity or account:
Account Number: _____ Insurance Company: _____
Account Balance: _____ Phone Number: _____

**Primary Beneficiaries**

Name	Date of Birth	SSN	Relationship to Owner	Percentage

Contingent Beneficiaries

Name	Date of Birth	SSN	Relationship to Owner	Percentage

Agreement

- I believe this to be a suitable purchase for my financial status. Any applicable withdrawal and market value adjustment provisions have been explained to me. I understand that there are no free withdrawals unless a specific waiver applies.
- I understand that amounts payable under the contract may be subject to a Market Value Adjustment.
- I agree to all terms and conditions as shown, and have read and understand all of the statements made above. I agree that this application will be made part of the annuity contract, and all statements made in this application are true to the best of my knowledge and belief.

FRAUD NOTICE: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Owner Signature_____
Joint Owner Signature_____
Date_____
Annuitant Signature_____
Joint Annuitant Signature_____
Date**Agent Certification**Yes No

1. Did you personally interview the applicant and witnessed all signatures?
2. Did you review the application for correctness and any omissions?
3. Did the applicant(s) review the application for correctness and any omissions?
4. Are you and the insured related?

Send policy to Policy Owner Agent

By signing below, I hereby certify, to the best of my knowledge and belief, that all information in this application is true and accurate. I further certify that I have explained any applicable withdrawal charges, withdrawal and market value adjustment provisions contained in this annuity contract and I have fully and accurately disclosed all of the terms and conditions, including the interest rate structure of the annuity contract to the applicant. I also certify that this annuity is suitable for the applicant, based upon the applicant's disclosure.

Agent Name_____
Agent Signature_____
Agent Number_____
Date

CERTIFICATE OF DISCLOSURE

GUARANTEE PERIOD/INTEREST CREDITING

This is a Single Premium Deferred Annuity contract, which is a long-term contract. You choose the guaranteed rate period that is best for you. This period begins on the date of issue and ends on the last day of the chosen period. After your chosen rate period ends you will have a number of options as described in the "Renewal of Guarantee Period" below. Interest is credited and compounded on a daily basis. The rates below are the current effective annual rates.

Guaranteed Interest Term	3 Year	5 Year	7 Year	10 Year
Guaranteed Interest Rate	5.50%	5.75%	5.75%	5.80%
Add Free Withdrawal Waiver Rider Only ⁽¹⁾	5.55%	5.80%	5.80%	5.85%
Add Withdrawal Charges Waiver Rider Only ⁽²⁾		5.85%	5.85%	5.90%
Interest Rate with Both Riders		5.90%	5.90%	5.95%

- (1) By selecting this rider, the 10% annual free withdrawal included in the policy will be waived and any withdrawal of the Single Premium Payment amount will incur withdrawal charges as detailed below.
- (2) By selecting this rider, the interest rate on your annuity may be changed on each anniversary date of your policy to no less than 1% on the 5-year, 7-year, and 10-year terms. If the rate is reduced below the initial rate, you will be able to fully withdraw your annuity balance with no withdrawal charges or MVA.

KEY ANNUITY TERMS

Single Premium Deferred Annuity

This annuity is a single premium deferred annuity. Additional premiums may not be added in the future.

Death Benefits

Death Benefits are equal to the account value upon death of the owner.

If the owner's spouse is the sole beneficiary, the spouse may continue the policy in his or her own name.

No Sales Charges or Fees

There are no annual maintenance fees and no front-end sales loads.

Right to Examine Annuity

Within the first 30 days after you receive your annuity, you may return the annuity and receive 100% of your premium, minus any prior withdrawals

Issue Ages Minimum/Maximum Premium

0-90 years old \$2,000-500,000

Exceptions to Surrender Charges & MVA

1. You may withdraw 100% of your accumulated interest and RMD free of all charges at any time
2. You may withdraw 10% of the account value each year (including any accumulated interest amount) free of surrender charges. MVA calculation will apply. This exception may not apply if you selected the Free Withdrawal Waiver rider.
3. In the event of owner death, withdrawal charges and MVA are waived and benefits equal the account balance
4. You may elect to annuitize at any time after the first year from a number of options. Surrender charges and MVA are waived with a payout period of 5 years or longer

MARKET VALUE ADJUSTMENT

When you make a withdrawal, we also may increase or decrease the amount you receive based on a market value adjustment (MVA). If interest rates went up after you bought your annuity, the MVA likely will decrease the amount you receive. If interest rates went down, the MVA will likely increase the amount you receive.

WITHDRAWAL CHARGES

During the Initial Guarantee Period and any Subsequent Guarantee Period, a Withdrawal Charge will be assessed if you make a withdrawal or surrender your contract, unless the surrender charge is waived as explained above.

Year	1	2	3	4	5	6	7	8	9	10
3 Year	9%	8%	7%							
5 Year	9%	8%	7%	6%	5%					
7 Year	9%	8%	7%	6%	5%	4%	3%			
10 Year	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.5%

TAXES TREATMENT

You may be subject to a 10% federal tax penalty if you make withdrawals, including Penalty-Free Withdrawals, or surrender this annuity before age 59 ½. If this annuity is within a qualified plan all distributions may be taxable. Under current tax laws annuities grow tax deferred. An annuity is not required for tax deferral in a qualified plan. Any distribution may cause a taxable event. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. Neither American Century nor our agents offer tax advice. Please consult your own personal advisor for your specific situation.

RENEWAL OF GUARANTEE PERIOD

During the last 30 days before the end of any guarantee period, you may Request one of these options to take effect on the next Contract Anniversary:

- (1) Keep your contract and earn minimum annual interest of 2% with no Withdrawal Charges or MVA. In this option interest rate will fluctuate, but will never be below 2% annually. You will be able to withdraw your Account Value at any time without additional Withdrawal Charges or MVA.
- (2) Continue Your contract for a Subsequent Guarantee Period of the same duration as the preceding guarantee period and at the applicable Subsequent Guaranteed Interest Rate;
- (3) Apply the Account Value to a Settlement Option, which include the annuitization of the account value to either life income, life income with 120 months certain, or payment for a fixed period.
- (4) Take a partial withdrawal, with MVA and Withdrawal Charge Percentages waived, and apply the remaining value to a Subsequent Guarantee Period of the same duration as the preceding guarantee period and at the applicable Subsequent Guaranteed Interest Rate; or
- (5) Surrender the entire contract with MVA and Withdrawal Charge Percentages waived.

We will notify You at least 45 days before the expiration of a guarantee period. Unless You Request one of the options shown above, option (1) above will be elected as the default option for your policy.

If Your contract is continued for a Subsequent Guarantee Period (option (2) above), the MVA, applicable Withdrawal Charge Percentage, and Withdrawal Charge Period shown in the Data Section apply to the new guarantee period.

NOTE

This document is not a legal contract. For the exact terms and conditions, please refer to the annuity policy/contract.

CERTIFICATION

I have read this Certificate of Disclosure and understand its contents. I understand that maximizing the value of my contract depends on minimizing withdrawals from my contract during any guarantee period. I further understand that this Certificate of Disclosure is only a summary of certain terms of my annuity contract, and that the contract together with the application, when issued, will represent the entire agreement between the Company and me.

Owner Signature

Joint Owner Signature

Date

A copy of this Certificate of Disclosure will be returned with your annuity contract.

ANNUITY SUITABILITY ANALYSIS

PERSONAL INFORMATION									
Owner					Joint Owner/Spouse (if any)				
Full Name		_____			Age:		_____		
Government ID		Type: _____		No.: _____		Type: _____		No.: _____	
Citizenship Status		US Citizen		Resident Alien		US Citizen		Resident Alien	
Employed?		Yes		No		Retired		Yes No Retired	
FINANCIAL SITUATION AND NEEDS OF OWNER(S)									
Gross annual household Income _____					Gross annual household expenses _____				
Existing assets and financial products: (include this annuity. Qualified assets over age 59½ are considered liquid)									
Liquid Assets					Non-Liquid Assets				
Annuity, surrender free _____					Annuities, in surrender _____				
Checking account _____					Retirement plans (IRA, 401(K), etc.) _____				
Savings account/CD _____					Stocks/bonds/mutual funds _____				
Stocks/bonds/mutual funds _____					Real Estate (non-primary residence) _____				
Retirement plans (IRA, 401(K), etc.) _____					Life insurance cash value _____				
Other _____					Other _____				
Less: Debt due in 12 months _____					Less: Debt due in over 12 months _____				
Total Liquid Assets (A) _____					Total Non-Liquid Assets (B) _____				
					Estimated net worth (A)+(B) _____				
Financial Objectives (check all that apply):									
Asset accumulation		Tax deferred growth		Immediate income		Transfer to heirs			
Future retirement income		Safety of principal		Guaranteed interest rate		Other: _____			
Source of Funds for this Annuity Application:									
CD/Savings/Checking		Inheritance				Current income			
Death benefit proceeds		Qualified plan distribution				Cash value from existing annuity			
Liquidation of assets		Rollover/transfer from qualified account				Other: _____			
Period of Time Before Money is Needed:									
1-3 years		4-6 years		7-9 years		10-12 years		13 or more years	
Do you anticipate a significant decrease in your future income or increase in your future expenses during the Guarantee Period? Yes No. If Yes, please explain: _____									
If you plan on using funds from existing annuity or life insurance contract to fund this annuity, would there be any surrender or other charges involved with this surrender? Yes No. If Yes, what is the estimated amount? _____									
What is your general risk tolerance? (Check one)									
Conservative		Moderately Conservative		Moderate		Moderately Aggressive		Aggressive	
Tax Situation									
Federal income tax bracket:		12%		22%		24%		32% 35% 37% _____%	

How do you anticipate taking distributions from this annuity? (check all that apply)			
Free/systematic withdrawals	Annuitize	Leave to beneficiary	Required minimum distribution
Income rider/income option	Lump sum	Immediate income	No distributions anticipated

AGENT'S EXPLANATIONS & ACKNOWLEDGMENT

Reasons for recommending this product to the client (check all that apply):

Higher interest rate
No fees on transfer from current annuity
Free interest withdrawal, RMD

Free death benefits
Other: _____

Possible disadvantages of purchasing the proposed annuity: _____

I have made the recommendation to purchase this annuity based on the information gathered. The product meets the customer's financial needs and objectives based on the information the customer provided. Further, if my recommendation includes the replacement of an existing life insurance policy or annuity contract, I believe this new annuity provides additional or new benefits over the replaced policy or contract based on the information provided by the customer. I have not made any representations or promises about the future value of this contract that differ from the company provided materials.

I understand and acknowledge that some annuity recommendations, such as those related to "rollovers" or transfers from certain retirement plans or IRAs, could be "fiduciary" investment advice recommendations as that term is defined by ERISA and the Internal Revenue Code. If I make such a fiduciary recommendation, I acknowledge that I am responsible for complying with the requirements of an applicable U.S. Department of Labor prohibited transaction exemption covering any receipt of sales-related compensation. I understand and acknowledge that if I choose to rely on PTE 84-24, an 84-24 disclosure form must be completed, signed by the applicant and me, and a copy left with the applicant. I understand that the 84-24 disclosure form should not be sent to American Century.

Agent Signature
Agent Name
Date

OWNER(S)'S ACKNOWLEDGMENT

Owner Signature
Joint Owner Signature
Date

IMPORTANT NOTICE: REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.

You have been offered a new annuity contract to replace your existing annuity contract. Before you replace your existing annuity contract, you should consider the financial gains and losses of replacement. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchase are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on an existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase. A financed purchase occurs when the purchase of a new life insurance policy involved the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interest. You may incur additional costs to acquire the new annuity contract, and there may be surrender costs deducted from your existing policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? ☐ Yes ☐ No
2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? ☐ Yes ☐ No

If you answered "Yes" to either of the above questions, list each existing policy or contract you are contemplating replacing (including the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing.

Insurer Name	Contract or policy #	Insured or Annuitant	Replaced or financing
1.			
2.			
3.			

To make an informed decision about the replacement of your existing annuity contract, you should discuss the provisions of that contract with the producer of insurance or the insurance company which issued it to determine whether your existing annuity contract may be revised to meet your present needs. Your new annuity contract provides 30 days for you to decide if you wish to keep it.

The producer of insurance or insurance company which is offering to replace your existing annuity contract is required to obtain your signature on this notice and to notify your existing insurance company that you are considering the replacement of your existing annuity contract.

The existing policy or contract is being replaced because: _____

I do not want this notice read aloud to me (Applicants must initial only if they do not want the notice read aloud.) _____

I certify that the responses herein are, to the best of my knowledge, accurate. I have read this notice and received a copy of it for my records. I have also received a copy of the written comparison of the proposed annuity contract and my existing annuity contract:

_____ Owner Signature	_____ Joint Owner Signature	_____ Date
_____ Agent Signature	_____ Agent Name	_____ Date

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agents that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agents to determine whether replacement or financing your purchase makes sense.

PREMIUMS

Are they affordable?

Could they change?

You're older – are premiums higher for the proposed new policy?

How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES

New policies usually take longer to build cash values and to pay dividends

Acquisition costs for the old policy may have been paid, you will incur costs for the new one

What surrender charges do the policies have?

What expense and sales charges will you pay on the new policy?

Does the new policy provide more insurance coverage?

INSURABILITY

If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down

You may need a medical exam for a new policy

Claims on most new policies for up to the first two years can be denied based on inaccurate statements

Suicide limitations may begin anew on the new coverage

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY

How are premiums for both policies being paid?

How will the premiums on your existing policy be affected?

Will a loan be deducted from death benefits?

What values from the old policy are being used to pay expenses?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT

Will you pay surrender charges on your old contract?

What are the interest rate guarantees for the new contract?

Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS

What are the tax consequences of buying the new policy?

Is this a tax free exchanges? (See your tax advisor.)

Is there a benefit from favorable "grandfathering" treatment of the old policy under the federal tax code?

Will the existing insurer be willing to modify the old policy?

How does the quality and financial stability of the new company compare with your existing company?

**Life Insurance & Annuities Replacement Memorandum**

	Existing Contract	Proposed Contract
Owner/Annuitant(s)		
Insurer		
Contract #		
Product Type*		
Product Name		

* Deferred Fixed Annuity, Deferred Variable Annuity, Deferred Indexed Fixed Annuity, Immediate Annuity, Indexed Life Insurance, Variable Life Insurance, Whole Life Insurance, Universal Life Insurance, Term Life Insurance and Endowment

FOR BOTH LIFE INSURANCE AND ANNUITIES (Complete all that is applicable)

Contract Provision	Existing Contract	Replacement Contract
Current Proposed Premium/Annual Consideration		
Current Contract Value		
Current Surrender Value		
Death Benefit Amount		
Current Interest Rate & Guarantee Period		
Guaranteed Minimum Accumulation/Interest Rate		
Surrender Charge Period in Years/Charge Percentage Per Year/Years Remaining		
Are free withdrawals available? If yes, what percentage? List Options.		
Other significant policy or contract provisions		

FOR ANNUITIES ONLY (Complete all that is applicable)

Contract Provision	Existing Contract	Replacement Contract
Initial Bonus Percentage or Amount		
Potential Loss of Bonus if Annuity is Exchanged, Surrendered or Funds Withdrawn		
Sub-Account Choices		
Guaranteed Purchase/Settlement Options		

I have received a copy of this completed form.

Owner Signature

Joint Owner Signature

Date

I certify that the above provisions, and other significant provisions of the existing contract and the proposed contract were discussed with the applicant(s).

Agent Name

Agent Signature

Agent Number

Date

**INSURANCE AGENT DISCLOSURE FOR ANNUITIES****Do Not Sign Unless You Have Read and Understand the Information in this form**

Client(s) ("You", "Your") and Insurance Agent ("Me", "I", "My") Information		
Client(s) name(s): _____		
Agent Name: _____		Business\Agency Name: _____
Business Mailing Address: _____		
Business Telephone Number: _____		Email Address: _____
National Producer Number: _____	State _____ No. _____	Website: _____
What Types of Products Can I Sell You?		
I am licensed to sell annuities to You in accordance with state law. If I recommend that You buy an annuity, it means I believe that it effectively meets Your financial situation, insurance needs, and financial objectives. Other financial products, such as life insurance or stocks, bonds and mutual funds, also may meet Your needs.		
I offer the following products (check all that apply):		
Fixed or Fixed Indexed Annuities	Variable Annuities	Life Insurance
I need a separate license to provide advice about or to sell non-insurance financial products. I have checked below any non-insurance financial products that I am licensed and authorized to provide advice about or to sell.		
Mutual Funds	Stocks/Bonds	Certificates of Deposits
Whose annuities can I sell to you?		
Annuities from only one (1) insurer		Annuities from two or more insurers
Annuities from two or more insurers although I primarily sell annuities from: _____		
How I'm Paid for My Work:		
It's important for You to understand how I'm paid for my work. Depending on the particular annuity You purchase, I may be paid a commission or a fee. Commissions are generally paid to Me by the insurance company while fees are generally paid to Me by the consumer. If You have questions about how I'm paid, please ask Me.		
Depending on the particular annuity You buy, I will or may be paid cash compensation as follows:		
Commission, which is usually paid by the insurance company or other sources. If "other sources", please describe below		
Fees (such as a fixed amount, hourly rate, or percentage of your payment), which are usually paid directly by the customer		
Other (Describe): _____		

If You have questions about the above compensation, I will be paid for this transaction, please ask me.

I may also receive other indirect compensation resulting from this transaction (sometimes called "non-cash" compensation), or other incentives from the insurance company or other sources

By signing below, You acknowledge that You have read and understand the information provided to You in this document.

_____ Owner Signature	_____ Joint Owner Signature	_____ Agent Signature
_____ Date	_____ Date	_____ Date

**ACCOUNT TRANSFER INSTRUCTIONS**

Policy/Account Owner	Insurance Company/Trustee/Financial Institution
Owner Name: _____	Name: _____
Joint Owner Name: _____	_____
Address: _____	Address: _____
City, State, Zip: _____	City, State, Zip: _____
SSN/Tax ID: _____	Phone #: _____
Annuitant Name: _____	Account #: _____

Transfer Instructions				
Account Type:	Annuity	Life Insurance	Certificate of Deposit	Other: _____
Please transfer/exchange my existing account and process as requested:				
All	or	Partial \$ _____		
Immediately	or	Upon maturity date of _____		
To new policy account	or	Existing policy # _____		

Non-Qualified Plans
This transfer is for a non-qualified plan or account
For IRC§1035 exchanges, I assign and transfer to American Century Life Insurance Company (ACLIC) all rights and interests in the above policy/certificate for the sole purpose of effecting a tax-free transfer/exchange of the cash surrender value. This assignment shall not be effective until ACLIC accepts it in writing. If no exchange takes place, then this assignment becomes null and void. If this is a partial IRC§1035 exchange, information is requested with respect to the basis and gain on the account and will be provided to the IRS for tax reporting purposes.

Qualified Plans		
Type of Transfer or Rollover: Trustee-to-Trustee Transfer Conversion to Roth IRA Direct Rollover (Eligible Rollover Distribution)	From Type of Plan: IRA or SEP Roth IRA Inherited IRA	To Type of Plan: 403(b) TSA 401(k) IRA Roth IRA Inherited IRA
Qualifying Event for Direct Rollover of Funds: Age 59½ Disability Severance of Employment Death Plan Termination Divorce	Required Minimum Distribution (RMD) Information: I am not required to make RMD or RMD already been made for the year Distribute my RMD to me before transferring my qualified funds Do NOT distribute my RMD before transferring my qualified funds. RMD has been or will be made from another account.	

The Owner(s) hereby authorize the current financial institution to provide information necessary to complete the requested transfer to ACLIC		
Please liquidate and transfer the funds referenced above to ACLIC. I represent that my account/policy/contract is not assigned or pledged as collateral and is not subject to any lien or legal proceeding of any kind, including bankruptcy or divorce. ACLIC is not responsible for any expense, tax effect or surrender charge that may result from of this transaction. Unless required by law, please do not withhold any taxes from the proceeds.		
I certify that my policy # _____ with _____ has been lost or destroyed.		

Owner Name	Signature	Date	Medallion Signature Guarantee
Joint Owner/Spouse Name	Signature	Date	

To the prior Trustee: American Century Life Insurance Company acknowledges that an application has been received from the owner referenced above and will accept the funds as requested for the credit of the owner.

Print Name	Signature	Date
------------	-----------	------