

STATE OF DELAWARE
 IMPORTANT NOTICE:
 REPLACEMENT OF LIFE INSURANCE OR ANNUITY

It is in your best interest to get all the facts before making a decision. Make sure you fully understand both the proposed new policy and your existing insurance. New policies may contain provisions which limit benefits during the initial period of the contract, in particular, the suicide and incontestable clauses.

To assist you in evaluating the proposed and the existing insurance, Delaware Insurance Regulation 30 requires that the insurer advising or recommending replacement:

Provide the consumer, not later than the date the policy or contract is delivered, a concise summary of the policy or contracts to be issued.

Allow a 20 day period following the delivery of the policy during which time the consumer may surrender the new policy for a full refund.

Advise the present insurance company(s) of the pending replacement.

This same regulation requires your present insurer to provide, on your request, a similar summary describing your present insurance. This information will be provided if you request it using the form below.

INFORMATION ON PRESENT POLICIES

<i>Company Name</i>	<i>Policy #</i>	<i>Name of Insured</i>	<i>Summary Requested Yes, No</i>

(continue on separate paper, if required)

IT IS SELDOM WISE TO TERMINATE YOUR EXISTING POLICY UNTIL YOUR NEW POLICY HAS BEEN ISSUED AND YOU HAVE EXAMINED IT AND FOUND IT TO BE ACCEPTABLE.

I have read this notice and received a copy of it.

Date: _____, 20__

 Applicant's Signature

 Applicant's Printed Name

Date: _____, 20__

 Agent's Signature

 Agent's Printed Name

 Agent's Address

 Company Name (Printed)