

IMPORTANT NOTICE:  
REPLACEMENT REPLACING YOUR LIFE INSURANCE  
POLICY OR ANNUITY

*(For Direct Response Insurers:  
If the applicant indicates a replacement or change is not intended or  
if the applicant fails to respond to the statement.)*

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Are you thinking about buying a new life insurance policy or annuity and discontinuing or changing an existing one? If you are, your decision could be a good one – or a mistake. You will not know for sure unless you make a careful comparison of your existing benefits and the proposed policy or contract's benefits.

Make sure you understand the facts. You should ask the company or agent that sold you your existing policy or contract to give you information about it.

Hear both sides before you decide. This way you can be sure you are making a decision that is in your best interest.