



**NOTICE REGARDING REPLACEMENT
REPLACING YOUR LIFE INSURANCE POLICY OR ANNUITY?**

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 benefits.

Make sure you understand the facts. You should ask the company or agent that sold you your existing policy to give you information about it. You are urged not to take action to terminate, assign, or alter your existing policy until your new policy has been issued and you have examined it and found it to be acceptable.

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

IF YOU SHOULD FAIL TO QUALIFY FOR THE LIFE INSURANCE FOR WHICH YOU HAVE APPLIED, YOU MAY FIND YOURSELF UNABLE TO PURCHASE OTHER LIFE INSURANCE OR ABLE TO PURCHASE IT ONLY AT SUBSTANTIALLY HIGHER RATES.

We are required to notify your existing company that you may be replacing their policy.

The following policy(ies) or annuity contract(s) may be replaced as a result of this transaction:

Name of Insured	Company	Policy Number	Type of Coverage	Face Amount

Applicant Signature

Agent Signature

Applicant Signature (Print)

Agent Signature (Print)

Date

REP-C1-TN

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