

Documents Package Prepared for: **Foresters ezbiz – NMO**

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Document Name	Description	Expiration Date
770724_KS	Application for Individual Life Insurance	12/31/2199
104980_KS	Important Notice: Replacement Of Life Insuran...	12/31/2199
104981_KS	Important Notice: Replacement of Life Insuran...	12/31/2199
105750_KS	Internal Replacement Form	12/31/2199

Tips for Submitting a Foresters Application for Individual Life Insurance - Foresters PlanRight

This Checklist is a quick guide to help avoid processing delays. For more information on completing the Application, please refer to the *Guide to Completing the PlanRight Application*, available on Foresters producer website. If you have questions about Foresters, Foresters PlanRight product, Foresters PlanRight Application process, or if you have trouble initiating the required personal health interview (PHI) with Apptical Corp. ("Apptical"), contact **Foresters Service Center, Monday through Friday 8:30 a.m. to 7:30 p.m. ET.**

Things You Need To Know

- Money orders or cashier's checks are not permitted for the payment of initial premiums.
- Do not use white out (liquid paper/correction fluid) on any part of the Application.
- Cash is not permitted for the payment of premium(s).
- A producer cannot make premium payments (unless the proposed insured is the producer or a dependent of the producer).
- A personal health interview (PHI) **must** be completed with the proposed insured at the time the Application is taken in order for the Application to be processed. The PHI must be conducted as soon as sections 1 through 10 of the Application have been completed and signed, and while you are still with the proposed insured.
- Completion of the PHI must take place at the point of sale and during Apptical's hours of operation, **8:30 a.m. to Midnight ET, Monday through Friday and 10:00 a.m. to 8:00 p.m. ET, Saturday and Sunday.** To call Apptical, dial **1-866-844-9276.**
- In **ALL** cases where a PHI has been initiated, the signed Application **must** be submitted to Foresters and the Notices page given to the proposed insured, regardless of whether or not the Application is to be processed. Foresters is required to retain the signed Application as it contains the authorization used to complete the PHI. If the Application is not to be processed, write 'Withdrawn' on the Producer Report and send the Application to Foresters; no premium should be accepted and the Acknowledgement of First Premium should not be left with the owner.
- For instructions on conducting a PHI, refer to the *PlanRight Producer Guide*, available on Foresters producer website.
- The certificate's issue date is the date that Foresters approves the Application, unless a preferred draft date is requested.

How To Avoid Delays

- Are you contracted with Foresters? You must provide your producer number to Apptical in order to proceed with the PHI.
- Do you have the right Application and forms for the state where the application is signed? Did you verify the product rules and state availability for the applicable state?
- Did you print legibly in English, using ink (preferably black)?
- If the payer is other than the proposed insured or the owner, did you complete a Contingent Owner/Other Payer Identification form and include with the Application?
- If PAC has been requested, did you complete a Payment Information form and include with the application? Did you explain PAC to the payer and are they fully aware that the PAC authorization is effective immediately?
- When choosing a preferred draft date did you include the day (between the 1st and the 28th) and the month the draft should begin?
- If replacing existing insurance or an annuity, did you complete the applicable replacement form(s) and include with the Application?
- If there were changes, did you, the proposed insured and the owner, if other than the proposed insured, initial **ALL** corrections before signing the Application?
- Is the Application dated the same day as the Apptical interview?
- Are all sections of the Application signed?
 - Section 10 (Signature Section) by the proposed insured and the owner, if other than the proposed insured.
 - Section 11 (Producer Certification) by the producer.
 - Conditional Receipt signed by the owner and producer (only if first premium is by check).
- Did you leave the following pages from the Application Package?
 - Notices page with the proposed insured.
 - Conditional Receipt with the owner (only if first premium is by check).
- Did you record the Inspection Reference ID number provided by Apptical on the Producer Report? We can't proceed without it.
- If you'd like to save insurance age, did you indicate this on the Producer Report?
- If paying the first premium by check, did the payer make the check payable to Foresters? The check must be dated no later than the date the Application was signed by the owner.
- If mailing the Application and a check was provided, did you mail the Application and the check together?
- If submitting the Application by fax, Foresters fax number is 1-866-300-3830. When faxing, did you include a photocopy of the void check?

Application for Individual Life Insurance

1. Proposed Insured (Full legal name)					
First name		Middle name		Last name	
Street address			City	State	Zip code
Home phone #		Alternate phone/Cell #	Date of birth (mmm/dd/yyyy)	State & Country of birth	Social security #
Sex: <input type="radio"/> Male <input type="radio"/> Female	Height / Weight /	Used tobacco or nicotine in any form within the past 12 months? <input type="radio"/> Yes <input type="radio"/> No		Foresters member? <input type="radio"/> Yes <input type="radio"/> No, applying for membership.	

2. Medical Questions (For purposes of these questions "you" means the proposed insured, "diagnosed", "advised", "tested" and "treatment" mean by a licensed physician or medical practitioner and "terminal illness" means an illness that would reasonably be expected to cause death within 12 months.)

Part A. If a "Yes" answer in Part A, the proposed insured is not eligible for Foresters PlanRight. Do not complete or submit this Application.

- Are you currently: a resident in a nursing home or skilled nursing facility; a patient in a hospital or psychiatric facility; receiving, or have been advised to receive, skilled nursing care, hospice care, or home healthcare; confined to a correctional facility? Yes No
- Do you require a wheelchair due to a chronic illness or disease, or do you require assistance (from anyone) with activities of daily living such as taking medications, bathing, dressing, eating, or toileting? Yes No
- Within the past 12 months, have you:
 - Used, or been advised to use, oxygen equipment to assist with breathing (excluding use for sleep apnea) or had, or been advised to have, kidney dialysis? Yes No
 - Been advised to have surgery, hospitalization or a diagnostic test (excluding tests related to the Human Immunodeficiency Virus (HIV)) which has not yet been started, completed, or for which results are not known? Yes No
- Have you ever received, or been advised to receive, an organ or bone marrow transplant, or had an amputation due to complications of diabetes? Yes No
- Have you ever been diagnosed with, or received or been advised to receive treatment or medication for:
 - Amyotrophic Lateral Sclerosis (ALS), congestive heart failure, or any terminal illness or end-stage disease? Yes No
 - Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or tested positive for Human Immunodeficiency Virus (HIV)? Yes No
 - Alzheimer's disease or dementia, or been prescribed: Aricept, Cognex, Donepezil, Exelon, Razadyne, or Namenda? Yes No
- Have you ever had or been diagnosed with more than one occurrence of the same or different type of cancer; or do you currently have cancer (excluding basal cell skin cancer)? Yes No

If all "No" answers in Part A, complete Part B.

Part B. Complete all questions and circle the condition(s) to which each "Yes" answer, if any, applies.

- Within the past 2 years have you had, or been diagnosed with, or received or been advised to receive treatment or medication for:
 - Alcohol or drug abuse, or have you used illegal drugs? Yes No
 - Complications of diabetes such as: diabetic coma, insulin shock, retinopathy (eye), nephropathy (kidney), or neuropathy (nerve, circulatory)? Yes No
- Within the past 2 years have you had, or been diagnosed with:
 - Angina (chest pain), heart attack, cardiomyopathy, or any type of heart or circulatory surgery? Yes No
 - Stroke or Transient Ischemic Attack (TIA/mini-stroke)? Yes No
 - Brain tumor or aneurysm? Yes No
- Within the past 3 years have you had or been diagnosed with cancer, or received or been advised to receive chemotherapy or radiation for cancer (the term "cancer" excludes basal cell skin cancer)? Yes No

If a "Yes" answer in Part B, select Foresters PlanRight (With a modified death benefit) in Section 4. If all "No" answers, complete Part C.

Part C. Complete all questions and circle the condition(s) to which each "Yes" answer, if any, applies.

- Have you ever had, or been diagnosed with, or received or been advised to receive treatment or medication for:
 - Parkinson's disease or Systemic Lupus (SLE)? Yes No
 - Liver or kidney disease or condition (such as chronic hepatitis or cirrhosis of the liver)? Yes No
 - Chronic Obstructive Pulmonary Disease (COPD), chronic bronchitis, or emphysema? Yes No

If a "Yes" answer in Part C, select Foresters PlanRight (With a graded death benefit) in Section 4. If all "No" answers, select Foresters PlanRight (With a level death benefit) in Section 4.

3. Other Insurance and Financial Questions

Does the proposed insured currently have any life insurance or an annuity in force? _____ Yes No
 Will insurance applied for in this application replace, reduce coverage or modify premiums paid for any existing life insurance or an annuity in force? _____ Yes No
 Is there an intention that a person or entity, other than the owner, will obtain a right, title, or interest in a certificate issued (including possible assignment)? _____ Yes No

4. Insurance Applied For

Certificate type: Foresters PlanRight (With a level death benefit.) Foresters PlanRight (With a graded death benefit.) Foresters PlanRight (With a modified death benefit.)

Insurance amount: \$ _____ Premium amount: (based on payment mode) \$ _____

Additional coverage: Accidental Death Rider (only if selecting Foresters PlanRight (With a level death benefit)) \$ _____
 Other: _____

Automatic selection, insurance amount and premium adjustment – Owner agrees that if: (i) selecting but not qualifying for, based on the information in this application, Foresters PlanRight (With a level death benefit) the owner is instead automatically applying in this application for Foresters PlanRight (With a graded death benefit); (ii) selecting or applying as per (i) above but not qualifying for, based on the information in this application, Foresters PlanRight (With a graded death benefit), the owner is instead automatically applying in this application for Foresters PlanRight (With a modified death benefit); (iii) the proposed insured qualifies for the certificate selected above but the premium amount paid with this application is not sufficient for the insurance amount shown above, Foresters shall issue that certificate type for a reduced insurance amount based on the above, or modified if necessary according to the applicable rates, premium amount for that reduced insurance amount. If the premium amount shown above is more or less than the amount required for the certificate type issued, Foresters will increase or decrease the insurance amount and/or premium for that certificate.

Automatic premium loan provision elected? (“Yes” or “No” must be indicated) _____ Yes No

If “Yes”, overdue premium will be paid through a loan against, and for as long as there is, available cash value, if any. If “No”, the certificate’s Nonforfeiture provision will automatically apply, if premium is overdue at the end of the grace period, resulting in either reduced coverage or surrender.

5. Payment Information

Payer is: Proposed insured Owner (if other than proposed insured) Other (complete Payer ID Form)

First premium payment provided by: Pre-Authorized Check (PAC) (complete Payment Form) Check Other (complete Payment Form)

If first premium payment is provided by check, then conditional coverage is explained in the Conditional Receipt. If first premium payment is provided by another method, then no conditional coverage is in effect.

Subsequent premium payments made by: Pre-Authorized Check (PAC) (complete Payment Form) Direct bill Other (complete Payment Form)

Payment mode: Monthly (PAC only) Quarterly Semi-annually Annually

Is a specific draft date being requested? No
 Yes, draft on the ____ day (choose between 1st and 28th) of the month, beginning in ____ (month).

Conversion Notification: Foresters can process a check provided for payment as a check transaction or instead take the information from the check to make a one-time electronic fund transfer from the account that the check relates to.

6. Beneficiary Information (Each beneficiary below is revocable. If, however, a beneficiary is to be irrevocable, insert the word “irrevocable” next to the name of that beneficiary.)

Full legal name, home phone # and address (street, city, state, zip code) of each primary beneficiary.		Relationship to proposed insured	% Share
Name	Home phone #		Total
Address			
Name	Home phone #		must equal
Address			
Name	Home phone #		100%
Address			
Full legal name, home phone # and address (street, city, state, zip code) of each contingent beneficiary.		Relationship to proposed insured	% Share
Name	Home phone #		Total must
Address			
Name	Home phone #		equal 100%
Address			

7. Owner (Complete only if other than the proposed insured.)

Full legal name of Individual (First, Middle, Last), Institution or Trust

Street address		City	State	Zip code
Home phone #	Alternate phone/Cell #	E-mail Address (optional)		Social security /Tax ID #
Relationship to the proposed insured		If individual: Sex <input type="radio"/> Male <input type="radio"/> Female		Date of birth (mmm/dd/yyyy):

8. Agreements

I, the proposed insured and/or owner, declare that I have reviewed all of the statements and answers as they pertain to me and that they are true and complete to the best of my knowledge and belief. The statements and answers in this application are the basis for an insurance contract (defined as a certificate and each rider attached to that certificate), if any, issued by Foresters. No information about me will be considered to have been given to Foresters by me unless it is stated in this application. A material misrepresentation, or untrue declaration, or failure to disclose all material facts, may result in loss of coverage or cancellation of the insurance contract. No producer, medical examiner, or any other person, except Foresters Executive Secretary or successor position, has power on behalf of Foresters to make, modify, or discharge an insurance contract. No person is authorized to advise me that any untrue or incomplete answer or information is acceptable. Except as explained in the Conditional Receipt provided to me, if any, Foresters will have no liability until an insurance contract is issued based on this application, the first premium due is paid in full on or before the delivery date of that insurance contract, and provided that there has been no change in either an answer to an application question or the proposed insured's health or habits between the date this application was signed and the issue date of that insurance contract. Changes or corrections made to this application by Foresters, if any, are ratified by the owner if the insurance contract delivered, if any, is not returned during the cancellation period. This application, Foresters Instruments of Incorporation and its Constitution now in force or subsequently enacted, shall form part of the entire contract with Foresters. This application and related documents may be sent by electronic means. Foresters may contact or send messages to me, including pre-recorded and text messages and calls or messages by use of an automatic telephone dialing system, using the phone number(s), including wireless number(s), either provided in this application or number(s) that I later provide. If I have chosen to provide an email address in this application or choose to provide one in the future, Foresters may use that address to send messages or documents to me electronically. Foresters may review, transfer and otherwise use, information provided in this application to offer and issue (including post issue administration), other insurance products to me. Before issuing an insurance contract, Foresters may require and obtain information about me to validate my identification. 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.

9. Authorization To Obtain And Disclose Information

"Authorized persons" means reinsurers, insurance agents and agencies and those performing services in relation to an application for insurance, insurance product or benefit claim. For purposes of assessing insurance coverage eligibility, coverage continuation and/or benefit claim, I, the proposed insured, authorize The Independent Order of Foresters ("Foresters") and its authorized persons, to obtain information, including previously restricted information, about me from any: physician, medical practitioner, hospital, clinic, or medical facility; employer; benefit plan, other insurer or institution; consumer reporting agency; public records, pharmacy, pharmacy benefits manager, or other pharmacy related services organization; or MIB, Inc. This includes records or other information as to past, current, or future: diagnosis, treatment and prognosis of a physical or mental condition, drug, physical and mental health, and alcohol-related information that may be protected by federal or state laws and regulations. I, the proposed insured, authorize Foresters and its authorized persons, to make a brief report of my personal and/or protected health information to MIB, Inc. Information may be disclosed: between and among Foresters and its authorized persons; companies that I have applied or may apply to for life or health insurance, or benefits; as required or permitted by law. Obtained or disclosed information may no longer be protected by federal privacy laws. This authorization is valid for two years from the date of this application. A copy of this authorization shall be as valid as the original. This authorization may be revoked at any time by written notice to Foresters, except that action(s) taken before receipt of notice will not be affected. A copy of this authorization will be provided upon request. I have been provided the Notices.

10. Signature Section (For purposes of sections 1 to 9. Review entire Application before signing.)

X _____ Signed on: _____ Signed at: _____
Proposed insured's signature Date (mmm/dd/yyyy) (City, State)

X _____ Signed on: _____ Signed at: _____
Owner's signature (if other than the Proposed Insured) Date (mmm/dd/yyyy) (City, State)

11. Producer Certification

I certify the following: I am not aware of undisclosed information about the health, habits, or lifestyle of the proposed insured that might affect insurability. I complied with applicable regulatory requirements including those relating to the solicitation and sale of life insurance to active duty members of the United States military. All questions, to which an answer is shown, were asked as written in this application. The answers given by the proposed insured were recorded as shown and this application was reviewed with him/her before it was signed.

Will the certificate applied for be a replacement for or a change to existing insurance or an annuity? _____ Yes No

Producer's full name: _____ Producer's signature: **X** _____

Producer number: _____ Date (mmm/dd/yyyy): _____

Payment Information Form

Billing and Payment Information

Proposed Insured: First Name: _____ Last Name: _____

Date of birth (mmm/dd/yyyy): _____

Reference/certificate number (if available): _____

Payer is: Proposed Insured Owner Other (complete Payer ID form)

PAC Banking Information to be taken from:

Checking Account (attach void check below) Savings Account (complete below) From check submitted with the application

Please:

1) Attach void check here

OR

2) Provide the following banking information (please print):

Name of financial institution: _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Transit Number: _____ Account Number: _____

By signing below, I, as payer, verify that I am the account holder of the account identified in this Payment Information Form and I am permitted to provide this authorization, and agree that: 1) Foresters is authorized to draft deductions under the PAC selection(s) made in the application in relation to the above named Proposed Insured, from that account or another account later identified or substituted by me. 2) The financial institution from which payments are to be drafted is authorized to treat each draft by Foresters as though it was made personally by me. 3) Foresters reserves the right to determine when the first deduction and each subsequent deduction, if any, will be made and the amount of each deduction according to the coverage(s) and certificate type issued. 4) The PAC plan is effective immediately and will continue until terminated, which either Foresters or I may do at any time by written notice to the other.

Printed name of payer

X _____
Signature of payer

Signed on: _____
Date (mmm/dd/yyyy)

Notices (This section must be given to the proposed insured.)

For purposes of these Notices the following words are defined: "Application" means the Application for Individual Life Insurance to which this Notice relates; "Producer" means the licensed individual who signed that Application as the producer; "Foresters", "we", "our", and "us" mean The Independent Order of Foresters; "You" and "your" mean the proposed insured. If you have questions, discuss them with your producer or contact us directly. Write to Foresters, Chief Underwriter 789 Don Mills Road Toronto, Canada M3C 1T9, or to our U.S. Mailing Address at PO Box 179 Buffalo, NY 14201-0179.

Privacy - Personal information we obtain about you is confidential. As permitted by privacy laws, we may disclose information without further authorization to insurance companies to which you have applied for coverage or benefits, those providing services for us and those conducting bona fide actuarial, marketing or scientific studies or audits. We may also disclose information to your physician and MIB, Inc. ("MIB"). You can make a written request to review personal information about you in our file. However, we will not disclose information to you that was prepared for an anticipated claim, civil or criminal proceeding. You may request correction of information which you believe to be inaccurate or irrelevant. Upon written request, we will provide more information about these procedures.

Medical and Personal Information - The Underwriting process evaluates information about you to see if you qualify for the requested insurance. Answers in the Application are our principal source of information. We may contact other sources, such as a doctor, clinic, hospital, other insurers, or a lending institution. No adverse underwriting decision will be made based upon an individual's implied or confirmed sexual orientation or an individual's concern about or consultation for AIDS information.

MIB, Inc. -Information regarding your insurability will be treated as confidential. Foresters or its reinsurers may, however, make a brief report thereon to MIB, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734. Foresters, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its Website at www.mib.com.

Foresters™ is the trade name and a trademark of The Independent Order of Foresters ("Foresters").

770700 US 01/12

Conditional Receipt (This section should be given to the owner only if a check for the premium amount was provided.)

This Conditional Receipt provides life insurance coverage on the life of the proposed insured, beginning on the Application Date, provided, and only if, the following three conditions are met: 1. A check for the premium amount required for the certificate type selected, and insurance amount applied for, in the Application, was paid with the Application. 2. That check is honored for payment when presented to the financial institution from which payment is to be made. 3. There was no fraud, material misrepresentation or non-disclosure in the Application. The coverage provided under this conditional receipt is limited to the death benefit payable during the first two certificate years under the Foresters PlanRight (With a modified death benefit) certificate type, unless the proposed insured is insurable, assessed as of the Application Date, under our underwriting rules and practices, at our standard rates, for the certificate type selected, and insurance amount applied for, in the Application, in which case coverage is limited to the amount payable under that certificate type. This coverage ends on the earlier of (a) the Issue Date (b) the date we receive a request to withdraw the Application and (c) the date written notice, with a refund of unearned premiums, if any, is sent by Foresters to the proposed insured or the owner, as no certificate was issued. If a condition is not met, Foresters only liability under this Conditional Receipt is to return the premium paid. If a certificate is issued, that premium will be applied to that certificate as of the Issue Date. If a certificate is not issued, that premium will be refunded. "Application Date" means the date that the application was signed by the proposed insured. "Issue Date" means the issue date of the certificate issued, if any, in response to the Application. No benefit is payable if death is by suicide, however, premium paid will be returned. There is no coverage under this Conditional Receipt in relation to any rider applied for in the Application.

I understand the terms and conditions for coverage under this Conditional Receipt. Owner's signature: **X** _____

I received, for the certificate type selected, and insurance amount applied for, in the Application for Individual Life Insurance on the life of _____, a premium of \$ _____.
Proposed insured's name.

Producer's signature: **X** _____ Date (mmm/dd/yyyy) _____

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Producer Report *(Required)*

This form is for internal and producer use only and is not part of the Application.

Producer:

Name: _____ Number: _____

Proposed insured:

First Name: _____ Last Name: _____ Date of birth (mmm/dd/yyyy): _____

1. How long have you known the proposed insured? _____ Years
2. Are you related to the proposed insured? _____ Yes No
If 'Yes', what is the relationship? _____
3. a) At the time the Application was taken, did you see the proposed insured? _____ Yes No
b) Did you personally interview and complete the Application in the presence of the proposed insured? _____ Yes No
If 'No' to either a or b, explain in Remarks below.
4. Did you personally witness each signature in the Application? _____ Yes No
If 'No', identify and provide contact information of person who obtained and witnessed the signature(s).

5. Did you personally review each document used to verify identity and birth date? _____ Yes No
If 'No', identify and provide contact information of person who reviewed each document (if different than the person identified in question 4.)

6. A personal health interview (PHI) must be conducted as part of the application process. Provide the PHI Inspection Reference ID number. # _____
7. Upon completion of the PHI, did the interviewer confirm eligibility for the certificate type selected? _____ Yes No
If 'No', were changes to the Application made and initialed, and a new page 3 signed, in both sections 10 & 11, as required? _____ Yes No
8. Did you review and leave the Conditional Receipt with the owner? _____ Yes No
9. Proposed insured's primary language is English Spanish Other _____
10. Number of people under 25 years of age living in the proposed insured's household? _____
11. Was a copy of the Buyer's Guide provided to the owner at the time of sale? _____ Yes No
12. Are the commissions to be split with another producer? _____ Yes No
If 'Yes', state what the percentage should be for the producer who filled out this Application: _____ %
Name and producer number of producer who will receive the remaining percentage: _____

Note: If the proposed insured has had life insurance with Foresters that was in force within the last 13 months, this will be considered an internal replacement and will affect compensation.

Certificate Issuing Instructions

- Should the certificate's issue date be adjusted to save the insurance age? (if yes, additional premium may be required) _____ Yes No
- The certificate should be: Mailed directly to owner. Sent to Producer for delivery.

Remarks

**IMPORTANT NOTICE:
REPLACEMENT OF LIFE INSURANCE OR ANNUITIES**

(To be used where the existing and proposed policies are written by different companies.)

List each existing policy or contract that you are contemplating replacing (include 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 (R) OR FINANCING (F)
1.			
2.			
3.			

Our producer is recommending to you that you purchase a life insurance policy or contract from us. In connection with this purchase, you have indicated either as a result of the recommendation or on your own initiative, that you may terminate or change your existing policy or contract issued by another insurance company or that you may obtain a loan from that company against your policy or contract to pay premiums on the proposed policy or contract. Any of these actions is a replacement of life insurance. This notice must be given to you. Please read this notice.

Whether it is to your advantage to replace your existing insurance coverage, only you can decide. It is in your best interest, however, to have adequate information before a decision to replace your present coverage becomes final so that you may understand the essential features of the proposed policy or contract and of your existing insurance coverage.

To this end, we are required to give you a Policy or Contract Summary including complete information on the proposed policy or contract no later than when that policy or contract is delivered to you. In addition, we are required to notify the insurance company that issued your existing policy or contract. That company may then furnish you with additional information concerning your existing policy or contract. You may want to contact that company or its producer for further information and advice or discuss your purchase with other advisors. The information you receive will be of value to you in reaching a final decision.

If either the proposed policy or contract or the existing insurance you intend to replace is a participating policy or contract, you should be aware that dividends may materially reduce the cost of insurance and are an important factor to consider. Dividends, however, are not guaranteed.

You should also recognize that a policy or contract which has been in existence for a period of time may have certain advantages to you over a new policy or contract. If the policy or contract coverages are basically similar, the premiums for a new policy or contract may be higher because rates increase as your age increases. Under your existing policy or contract, the period of time during which the issuing company could contest the policy or contract because of a material misstatement or omission on your application, or deny coverage for death caused by suicide, may have expired or may expire earlier than it will under the proposed policy or contract.

Your existing policy or contract may have options which are not available under the policy or contract being proposed to you or may not come into effect under the proposed policy or contract until a later time during your life. Also, your proposed policy or contract's cash values and dividends, if any, may grow slower initially because the company will incur the cost of issuing your new policy or contract. On the other hand, the proposed policy or contract may offer advantages which are more important to you.

If you are considering borrowing against your existing policy or contract to pay the premiums on the proposed policy or contract, you should understand that in the event of your death, the amount of any unpaid loan, including unpaid interest will be deducted from the benefits of your existing policy or contract thereby reducing your total insurance coverage.

After we have received your application and notified the other insurance company, you will have twenty days from the date the proposed policy or contract is delivered to you to cancel the policy or contract issued on your application and receive back all payments you made to us.

We are required by state regulation to delay the issuance of the policy or contract for which you are making application for twenty days from the date on which we send your existing insurer notification that their policy or contract will be replaced.

CAUTION

If, after studying the information made available to you, you decide to replace the existing life insurance with our life insurance policy or contract, you are urged not to take action to terminate or alter your existing life insurance coverage until after you have been issued the new policy or contract, examined it and have found it to be acceptable to you. If you should terminate or otherwise materially alter your existing coverage and 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.

I have received and read a copy of this Replacement Notice.

Signature of Applicant

Date

**IMPORTANT NOTICE:
REPLACEMENT OF LIFE INSURANCE OR ANNUITIES**

(To be used where the existing and proposed policies are written by the same company.)

List each existing policy or contract that you are contemplating replacing (include 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 (R) OR FINANCING (F)
1.			
2.			
3.			

Our producer is recommending that you purchase a life insurance policy or contract from us. In connection with this purchase, you have indicated either as a result of the recommendation or at your own initiative, that you may terminate or change your existing policy or contract issued by our company or that you may obtain a loan from our company against your existing policy or contract to pay premiums on the proposed policy or contract. Any of these actions is a replacement of life insurance. This notice must be given to you, along with a Comparative Information Form which includes preliminary information comparing the proposed policy or contract with your existing policy or contract to be replaced. Please read this notice and the Comparative Information Form carefully.

Whether it is to your advantage to replace your existing insurance coverage, only you can decide. It is in your best interest, however, to have adequate information before a decision to replace your present coverage becomes final so that you may understand the essential features of the proposed policy or contract and of your existing insurance coverage.

To this end, we are required to give you a Policy or Contract Summary including complete information on the proposed policy or contract no later than when the policy or contract is delivered to you. In addition, we will, at your request, furnish you with additional information concerning your existing policy or contract. You may want to discuss your purchase with other advisors. The information you receive will be of value to you in reaching a final decision.

If either the proposed policy or contract or the existing insurance you intend to replace is a participating policy or contract, you should be aware that dividends may materially reduce the cost of insurance and are an important factor to consider. Dividends, however, are not guaranteed.

You should also recognize that a policy or contract which has been in existence for a period of time may have certain advantages to you over a new policy or contract. If the policy or contract coverages are basically similar, the premiums for a new policy or contract may be higher because rates increase as your age increases. Under your existing policy or contract, the period of time during which our company could contest the policy or contract because of a material misstatement or omission on your application, or deny coverage for death caused by suicide, may have expired or may expire earlier than it will under the proposed policy or contract.

Your existing policy or contract may have options which are not available under the policy or contract being proposed to you or may not come into effect under the proposed policy or contract until a later time during your life. Also, your proposed policy or contract's cash values and dividends, if any, may grow slower initially because the company will incur the cost of issuing your new policy or contract. On the other hand, the proposed policy or contract may offer advantages which are more important to you.

If you are considering borrowing against your existing policy or contract to pay the premiums on the proposed policy or contract, you should understand that in the event of your death, the amount of any unpaid loan, including unpaid interest will be deducted from the benefits of your existing policy or contract thereby reducing your total insurance coverage.

After we have issued your policy or contract, you will have twenty days from the date the new policy or contract is delivered to you to cancel the policy or contract issued on your application and receive back all payments you made to us.

CAUTION

If, after studying the information made available to you, you do decide to replace the existing life insurance with our company with a new life insurance policy or contract issued by our company, you are urged not to take action to terminate or alter your existing life insurance coverage until after you have been issued the new policy or contract, examined it and have found it acceptable to you. If you should terminate or otherwise materially alter your existing coverage and 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.

I have received and read a copy of this Replacement Notice.

Signature of Applicant

Date

Internal Replacement Comparative Information Form

Proposed Insured's Name	Existing Certificate/Policy Number
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Please fully complete the comparison chart below:
 (one form for each existing certificate/policy being replaced)

	Existing Certificate/ Policy	New Certificate
Company Name		
Plan Type		
Death Benefit Amount		
Current Cash Surrender Value		N/A
Guaranteed Cash Value in 5 years		
Guaranteed Cash Value in 10 years		
Surrender Charge Period	_____ Years Remaining	_____ Years Remaining
Current Outstanding Loan Amount		N/A
Current Annual Premium Amount		
Contestable Period	_____ Years Remaining	_____ Years Remaining
Suicide Provision	_____ Years Remaining	2 Years Remaining
Rider Coverage (list type and amount of each rider)		

I have reviewed the above information.

 Proposed Owner's Name

 Proposed Owner's Signature

 Date Signed

I certify that the information in this form was discussed with the proposed owner and if this form was completed in paper, I will leave a copy of this form with the proposed owner.

 Producer's Signature

 Date Signed