

**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Potential Loss of Bonus if Annuity is Exchanged, Surrendered or Funds Withdrawn		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