

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Potential Loss of Bonus if Annuity is Exchanged, Surrendered or Funds Withdrawn		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