

EXHIBIT A

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 for the advice of the company or agent that sold you your existing policy to give you information concerning any proposed replacement.

As a general rule, there are disadvantages to dropping your existing life insurance or annuities. Hear both sides before you decide. This way you can be sure you are making a decision that is in your best interest.

Idaho law requires your existing company to be notified that you may be replacing their policy.

After we issue your policy, you will have twenty (20) days from the date the new policy is delivered to you to cancel the policy and receive back all payments you made to us.

Applicant's Signature

Date

Agent's Signature

Date

