

EXHIBIT A

NOTICE REGARDING REPLACEMENT OF LIFE INSURANCE OR ANNUITY

REPLACING YOUR LIFE INSURANCE OR ANNUITY?

Are you thinking about buying a new life insurance policy or annuity and discounting 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 agent or company that sold you your existing policy to give you information about it.

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

We are required by law to notify your existing company 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.

List below the identification of policies which are involved in the replacement transaction

Contract Number

Insurance Producer's Signature

Contract Number

Date

Contract Number

Contract Number

