

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 the company or agent 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 its policy.

You have the right to an unconditional refund of all premiums paid, which may be exercised within a period of twenty days commencing from the date of policy delivery.

_____ **Applicant's Signature**

_____ **Date**

_____ **Agent's Signature**

_____ **Date**

