

# UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

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## Important Notice Regarding The Replacement Of Your Policy of Life Insurance or Annuity Contract

You have been offered a life policy or a new annuity contract to replace all or part of your existing policy of life insurance or annuity contract.

Before you replace your existing life policy or existing annuity contract, you should consider the financial gains and losses of replacement and **financial loss** under the new policy/contract because of your **age** or the condition of your **health**. You should also consider whether you will pay more for premiums because of your age or health.

You **will** incur additional costs to acquire the new life policy, and you may incur additional costs to acquire the new annuity contract; including the payment of commissions to the producer advocating the replacement of your existing policy.

To make an informed decision about the replacement of your life policy or replacement of your existing annuity contract, you should discuss the provisions of your existing life policy or annuity contract with your producer or insurance company which issued it to determine whether your life policy or annuity contract may be revised to meet your present needs.

Your new life policy or annuity contract provides 30 days for you to decide whether you wish to keep it.

The producer or insurance company which is offering to replace your existing life policy or annuity contract is required to obtain your signature on this notice and to notify your existing insurance company that you are considering the replacement of your life policy or existing annuity contract.

I have read this notice and received a copy of it for my records. I have also received a copy of the written comparison of the proposed annuity contract and my existing annuity contract.

If purchasing an annuity, have you had another annuity exchange or replacement within the past 60 months? . . . ☐ YES ☐ NO

\_\_\_\_\_  
Applicant's/Owner's Signature

\_\_\_\_\_  
Date

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Producer's Signature

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