

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Notice To Applicant Regarding Replacement of Life or Annuity Insurance

It is in your best interest to get all the facts before making a decision. Make sure you fully understand both the proposed new policy and your existing insurance. New policies may contain provisions which limit benefits during the initial period of the contract, in particular, the suicide and incontestable clauses.

To assist you in evaluating the proposed and the existing insurance, Delaware Insurance Regulations require that the insurer advising or recommending replacement:

- (a) provide the consumer, not later than the date the policy or contract is delivered, a concise summary of the policy or contract to be issued.
- (b) allow a 20-day period following the delivery of the policy during which time the consumer may surrender the new policy for a full refund.
- (c) advises the present insurance company (companies) of the pending replacement.

These same regulations require your present insurer to provide, on your request, a similar summary describing your present insurance.

This information will be provided automatically if you request it using the form below.

Information on Present Policies

Company Name	Policy Number*	Name of Insured	Summary Requested Mark Yes or No

(continue on reverse as required)

*Application or receipt number, if policy has not yet been issued.

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

It is seldom wise to terminate your existing policy until your new policy has been issued and you have examined it and found it to be acceptable.

I have read this notice and received a copy of it.

Applicant's/Owner's Signature

Date

Agent's Signature

Date



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