

EMPLOYEES LIFE COMPANY (MUTUAL)

916 SHERWOOD DRIVE - LAKE BLUFF, ILLINOIS 60044-2285 - (800) 321-3526

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 an 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. That 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.

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

Company Name: _____

Policy Numbers: _____

The policy which has been recommended to you is:

_____ \$ _____
Type of Policy (Generic Name) *Face Amount*

Remember you have the right to examine the contents of any individual life insurance policy or annuity. If you are not satisfied with it for any reason, you have the right to return it within the "free look" period as specified in the policy. The policy may be returned to the insurer at its home office or branch office, or to the agent through whom it was purchased for a full refund.

Date

Agent's printed name

Applicant's signature

Agent's signature