

Replacement Requirements for Fixed Annuities - Guidelines

1
12/17/2009
1:59 PM

Refer to the Model Replacement and State Replacement Regulations for complete disclosure.

	Annuity to Annuity External Form Required	Annuity to Annuity Internal Form Required	Life to Annuity External Form Required	Life to Annuity Internal Form Required	Notice to Existing Insurer Required	Policy Summary Required	Leave Copy of Sales Material
AL*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
AK*	ET-RPL-4900AK	N/A	ET-RPL-4900AK	N/A	5 days	Yes	Yes
AZ*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
AR*	ET-RPL-4900 & ET-RPL-4906AR**	ET-RPL-4900 & ET-RPL-4906AR**	ET-RPL-4900 & ET-RPL-4906AR**	ET-RPL-4900 & ET-RPL-4906AR**	5 days	Yes	Yes
CA	ET-RPL-4900CA	ET-RPL-4900CA AND ET-RPL-4901CA	ET-RPL-4900CA	ET-RPL-4900CA AND ET-RPL-4901CA	3 days	Yes	Yes
CO*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
CT	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DE	ET-RPL-4900DE	N/A	ET-RPL-4900DE	N/A	7 days	Yes	Yes
DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FL	Form ET--RPL-4900FL (Notice). Forms ET-RPL-4906FL and ET-RPL-4907FL By Request of the Applicant Only	Form ET--RPL-4900FL (Notice). Forms ET-RPL-4906FL and ET-RPL-4907FL By Request of the Applicant Only	Form ET--RPL-4900FL (Notice). Forms ET-RPL-4906FL and ET-RPL-4907FL By Request of the Applicant Only	Form ET--RPL-4900FL (Notice). Forms ET-RPL-4906FL and ET-RPL-4907FL By Request of the Applicant Only	5 days	Yes	Yes
GA	N/A	N/A	ET-RPL-4900GA	ET-RPL-4900GA	3 days	Yes	Yes
HI*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes

Replacement Requirements for Fixed Annuities - Guidelines

2
12/17/2009
1:59 PM

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ID	ET-RPL-4900ID	N/A if contractual change or conversion privilege is exercised. Existing insurers are exempt as long as statement by agent and applicant as to whether replacement is involved is provided.	ET-RPL-4900ID	N/A if contractual change or conversion privilege is exercised. Existing insurers are exempt as long as statement by agent and applicant as to whether replacement is involved is provided.	5 days	Yes	Yes
IL	ET-RPL-4900IL AND ET-RPL-4900ILB	Existing insurers are exempt as long as statement by agent and applicant as to whether replacement is involved is provided.	ET-RPL-4900IL AND ET-RPL- 4900ILB	Existing insurers are exempt as long as statement by agent and applicant as to whether replacement is involved is provided.	3 days	No	Yes
IN	ET-RPL-4900IN	ET-RPL-4900IN	ET-RPL-4900IN	ET-RPL-4900IN	3 Days	Yes	Yes
IA*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
KS	ET-RPL-4900KSA (External)	ET-RPL-4900KSA (External)	ET-RPL-4900KSA (External)	ET-RPL-4900KSA (External)	3 days	Yes	Yes
KY*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
LA*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes

Replacement Requirements for Fixed Annuities - Guidelines

3
12/17/2009
1:59 PM

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	Annuity to Annuity External Form Required	Annuity to Annuity Internal Form Required	Life to Annuity External Form Required	Life to Annuity Internal Form Required	Notice to Existing Insurer Required	Policy Summary Required	Leave Copy of Sales Material
ME*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
MD*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
MA	ET-RPL-4900MA	None, provided the agent/broker and applicant sign off on the replacement questions	ET-RPL-4900MA	None, provided the agent/broker and applicant sign off on the replacement questions	7 days	Yes	Yes
MI	Regulation exempts annuities	Regulation exempts annuities	Regulation exempts annuities	Regulation exempts annuities	N/A	N/A	N/A
MN	ET-RPL-4900MN	N/A if contractual change or conversion privilege is exercised. Agent and applicant must sign statements regarding replacement.	ET-RPL-4900MN	N/A if contractual change or conversion privilege is exercised. Agent and applicant must sign statements regarding replacement.	5 days	No	Yes
MS*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
MO	ET-RPL-4900MO	N/A if contractual change or conversion privilege is exercised. Agent and applicant must sign statements regarding replacement.	ET-RPL-4900MO	N/A if contractual change or conversion privilege is exercised. Agent and applicant must sign statements regarding replacement.	5 days	Yes	Yes

Replacement Requirements for Fixed Annuities - Guidelines

4
12/17/2009
1:59 PM

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MT*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
NE*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
NV	ET-RPL-4900NV	ET-RPL-4900NV	ET-RPL-4900NV	ET-RPL-4900NV	3 days	Yes	yes
NH*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
NJ*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	yes	yes
NM*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
NC*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
ND	N/A	N/A	N/A	N/A	N/A	N/A	N/A
OH*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	3 days	Yes	Yes
OK	ET-RPL-4900OK	ET-RPL-4900OK	ET-RPL-4900OK	ET-RPL-4900OK	5 days	N/A	Yes
OR*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
PA	ET-RPL-4900PA	ET-RPL-4900PA	ET-RPL-4900PA	ET-RPL-4900PA	5 days	Yes	Yes
RI*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
SC*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
SD	ET-RPL-4900SD	ET-RPL-4900SD	ET-RPL-4900SD	ET-RPL-4900SD	10 days	N/A	N/A
TN	ET-RPL-4900TN	Exempt under current regulation if agent and applicant sign off on replacement questions.	ET-RPL-4900TN	Exempt under current regulation if agent and applicant sign off on replacement questions.	5 days	Yes	Yes
TX*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
UT*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
VT*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
VA*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
WA	ET-RPL-4900WA	ET-RPL-4900WA	ET-RPL-4900WA	ET-RPL-4900WA	3 days	Yes	Yes
WV*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes
WI*	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	ET-RPL-4900	5 days	Yes	Yes

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5
12/17/2009
1:59 PM

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WY	ET-RPL-4900WY	Exempt under current regulation if agent and applicant sign off on replacement questions.	ET-RPL-4900WY	Exempt under current regulation if agent and applicant sign off on replacement questions.	3 days	N/A	Yes
NY	(Request for Disclosure), (Appendix 10B), (Important Notice), (Definition of Replacement), (Appendix 10A), and (Authorization to Release Information)	(Request for Disclosure), (Appendix 10B), (Important Notice), (Definition of Replacement), (Appendix 10A), and (Authorization to Release Information)	(Request for Disclosure), (Appendix 10B), (Important Notice), (Definition of Replacement), (Appendix 10A), and (Authorization to Release Information)	(Request for Disclosure), (Appendix 10B), (Important Notice), (Definition of Replacement), (Appendix 10A), and (Authorization to Release Information)	Immediately	Yes	Yes
PR	N/A	N/A	N/A	N/A	N/A	N/A	N/A
*	Model Replacement Regulation State. Requires that if ANY question in Section G on our application is application is answered yes, then a replacement form is required.						
**	Arkansas' Comparison form is only required for replacements, eff 1/1/10						
	Outgoing transfers/1035 exchanges must also receive replacement forms regardless of where transferring the money to.						