

Replacement Requirements for Fixed Annuities - Guidelines

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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) and DFS-H1-1981 (if either owner is age 65 or older). Forms ET-RPL-4906FL and ET-RPL-4907FL By Request of the Applicant Only | Form ET--RPL-4900FL (Notice) and DFS-H1-1981 (if either owner is age 65 or older). Forms ET-RPL-4906FL and ET-RPL-4907FL By Request of the Applicant Only | Form ET--RPL-4900FL (Notice) and DFS-H1-1981 (if either owner is age 65 or older). Forms ET-RPL-4906FL and ET-RPL-4907FL By Request of the Applicant Only | Form ET--RPL-4900FL (Notice) and DFS-H1-1981 (if either owner is age 65 or older). 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 |

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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 |

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| 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 |

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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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|----|---|---|---|---|-------------------------------------|-------------------------|------------------------------|
| 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. | | | | | | |