

**NOTICE REGARDING
REPLACEMENT OF LIFE INSURANCE
OR ANNUITY – ILLINOIS**

EquiTrust Life Insurance Company®

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REPLACING YOUR LIFE INSURANCE POLICY OR ANNUITY?

Are you thinking about buying a new life insurance policy or 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 insurance producer or company that sold you your existing policy to give you information about it.

Hear both sides before you decide. This 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	Contract Number
Company	Contract Number
Company	Contract Number
Company	Contract Number

Insurance Producer's Signature	Insurance Producer's Printed Name	Date
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AGENT INFORMATION: THREE COPIES NEEDED

Send the signed original to the Home Office, leave a signed copy with the applicant and retain a permanent copy if your agent's file.