

**IMPORTANT NOTICE:
REPLACEMENT OF LIFE INSURANCE
OR ANNUITY – WYOMING**

EquiTrust Life Insurance Company®

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ASK QUESTIONS – IT’S YOUR MONEY – GET THE FACTS

Whether it is to your advantage to replace or change your existing insurance or annuity program, only you can decide. It is in your best interest to obtain adequate information in order to compare relatively short and long range costs and benefits before a final decision is made.

The agent or insurance company assisting you with this new purchase must notify your existing agent or company so that they may prepare a detailed, current statement concerning your exiting program for your comparison. Statements and illustrations should not, however, be used as the sole basis to compare policies or contracts. We want you to understand the effects of replacements before you make your purchase decision, and ask that you review the statements listed under “Items to Consider.”

EXISTING INSURANCE WHICH MAY BE REPLACED OR CHANGED

Full name of Insurance Company Including Home Office Location	Policy or Contract Number*	Insured

*If a number has not been assigned by the existing insurer, indicate alternative identification, such as application or receipt number.

Surrender Charge of Policy Being Replaced _____% and \$_____

Sales Charge of Policy Being Purchased (if applicable) \$_____

New Surrender Period and Surrender Charges of Policy Being Purchased

YEARS								
% CHARGE								

YEARS								
% CHARGE								

ITEMS TO CONSIDER

1. Due to a possible change in insurability status (health, occupation or high risk recreational activities) you might be denied new coverage, or the premium may be higher than the standard premium.
2. The Incontestability and Suicide Clause time periods would probably begin anew in a new policy. This could possible result in a claim being denied that might otherwise have been paid under an existing policy or contract.
3. Your present insurance company may be able to modify your existing plan on terms which may be more favorable for you than completely replacing it with a new policy or contract.
4. Don’t terminate or alter your existing policy until after the new policy has been delivered to you and accepted by you.
5. If you terminate your existing policy, you may incur surrender charges and/or penalties. The new policy you are purchasing may have anew surrender charge period and/or sales charges.



6. There may be tax consequences in replacing an existing policy. Is there a benefit from favorable “grandfathered” treatment of the old policy under the federal tax code? Is this transaction a “tax-free” exchange? See your tax advisor for specific tax advice regarding the proposed transaction.
7. Take your time in make your decision about purchasing the new policy. Gather all information about the new policy and compare it to your old policy. Remember, you do not have to make a decision during the first meeting with your sales person.
8. REMEMBER: Following receipt of a new life insurance policy or annuity contract you should immediately examine its contents. If you are not satisfied with it for any reason, you have the right to return it within the thirty (30) day “examination period” to the insurer at its home office or branch office or to the agent through whom it was purchased, for a full refund of premium. If you do return the policy or contract, you should request a dated receipt indicating that it was returned.

DID YOU READ THE “ITEMS TO CONSIDER”?

Applicant Signature	Date	Agent Signature	Date
Applicant Name (printed)		Agent Name (printed) and License No.	
Address		Address	
City, State, Zip Code		City, State, Zip Code	
Telephone Number		Telephone Number	