

**Replacement Requirements for Life and Annuity**

State	State Regulation	Form	State	State Regulation	Form
<b>AK*</b>	NAIC Model	ET-RPL-4900	<b>MS*</b>	NAIC Model	ET-RPL-4900
<b>AL*</b>	NAIC Model	ET-RPL-4900	<b>MT*</b>	NAIC Model	ET-RPL-4900
<b>AR*</b>	NAIC Model	ET-RPL-4900	<b>NC*</b>	NAIC Model	ET-RPL-4900
<b>AZ*</b>	NAIC Model	ET-RPL-4900	<b>ND</b>	N/A	N/A
<b>CA</b>	State Specific	ET-RPL4900CA	<b>NE*</b>	NAIC Model	ET-RPL-4900
<b>CO*</b>	NAIC Model	ET-RPL-4900	<b>NH*</b>	NAIC Model	ET-RPL-4900
<b>CT*</b>	NAIC Model	ET-RPL-4900	<b>NJ*</b>	NAIC Model	ET-RPL-4900
<b>DC</b>	N/A	N/A	<b>NM*</b>	NAIC Model	ET-RPL-4900
<b>DE</b>	State Specific	ET-RPL-4900DE	<b>NV</b>	State Specific	ET-RPL-4900NV
<b>FL</b>	State Specific	ET-RPL-4900FL	<b>OH*</b>	NAIC Model	ET-RPL-4900
<b>GA</b>	State Specific	ET-RPL-4900GA (Life to Annuity only)	<b>OK</b>	State Specific	ET-RPL-4900OK
<b>HI*</b>	NAIC Model	ET-RPL-4900	<b>OR*</b>	NAIC Model	ET-RPL-4900
<b>IA*</b>	NAIC Model	ET-RPL-4900	<b>PA</b>	State Specific	ET-RPL-4900PA
<b>ID</b>	State Specific	ET-RPL-4900ID	<b>RI*</b>	NAIC Model	ET-RPL-4900
<b>IL</b>	State Specific	ET-RPL-4900IL and ET-RPL-4900ILB	<b>SC*</b>	NAIC Model	ET-RPL-4900
<b>IN</b>	State Specific	ET-RPL-4900IN	<b>SD*</b>	NAIC Model	ET-RPL-4900
<b>KS</b>	State Specific	ET-RPL-4900KS	<b>TN</b>	State Specific	ET-RPL-4900TN
<b>KY*</b>	NAIC Model	ET-RPL-4900	<b>TX*</b>	NAIC Model	ET-RPL-4900
<b>LA*</b>	NAIC Model	ET-RPL-4900	<b>UT*</b>	NAIC Model	ET-RPL-4900
<b>MA</b>	State Specific	ET-RPL-4900MA	<b>VA*</b>	NAIC Model	ET-RPL-4900
<b>MD*</b>	NAIC Model	ET-RPL-4900	<b>VT*</b>	NAIC Model	ET-RPL-4900
<b>ME*</b>	NAIC Model	ET-RPL-4900	<b>WA</b>	State Specific	ET-RPL-4900WA
<b>MI</b>	State Specific	ET-RPL-4900MIB and ET-RPL-4900MI Life to Life only. Not required for Annuity)	<b>WI*</b>	NAIC Model	ET-RPL-4900
<b>MN</b>	State Specific	ET-RPL-4900MN	<b>WV*</b>	NAIC Model	ET-RPL-4900
<b>MO*</b>	NAIC Model	ET-RPL-4900	<b>WY</b>	State Specific	ET-RPL-4900WY

Company policy is that the Notice to Existing Insurer and Policy Summary are sent within 24 hours once a new application passes the Financial Needs Analysis review.

\* NAIC Model states require that if ANY question in section E on our application is answered yes, then a replacement form is required. Additionally, all sales material must be left with the applicant at the time of application.