



PILLAR LIFE INSURANCE COMPANY

711 SW D Ave #100
Lawton, OK 73501
866.931.7542

Notice of Replacement of Annuities

Important Notice: Replacement of Annuities.

This notice must be signed by the applicant(s) and the insurance producer. Send the original to Pillar Life Insurance Company and a copy is to be left with the applicant(s).

1. Notice.

You have been offered a new annuity contract to replace all or part of your existing annuity contract.

Before you replace your existing annuity contract, you should consider the financial gains or losses of replacement.

You may incur additional costs to acquire the new annuity contract.

To make an informed decision about the replacement of your existing annuity contract, you should discuss the provisions of that contract with the producer of insurance or the insurance company that issued it to determine whether your existing annuity contract may be revised to meet your present needs.

Your new annuity contract provides at least 10 days for you to decide if you wish to keep it.

The producer of insurance or the insurance company that is offering to replace your existing annuity contract is required to obtain your signature on this notice and to notify your existing insurance company that you are considering the replacement of your existing annuity contract.

2. Deferred Annuity Comparison for the State of Nevada.

Table with 3 columns: Field Name, Existing Annuity, Proposed Annuity. Rows include Carrier Name and Address, Owner Name, Annuitant Name, Contract Number, Current Crediting Interest Rate, Length of Guarantee on Current Crediting Interest Rate, Premium Bonus, Interest Rate Bonus, Annuity Fund Value/Initial Premium, Applicable Surrender Charges, Surrender Charge Remaining/New.

	<u>Existing Annuity</u>	<u>Proposed Annuity</u>
Market Value Adjustment on Surrender	_____	_____
Surrender Charge Period Remaining/New	_____	_____
Cash Surrender Value	_____	_____
Death Benefit Value	_____	_____
Riders	_____ _____ _____	_____ _____ _____
Premium Tax Implications	_____ _____ _____	_____ _____ _____

**3. Acknowledgement.**

I(We) have read this notice and received a copy of it for my(our) records. I(We) have also received a copy of the written comparison of the proposed annuity contract and my existing annuity contract.

Prospective Buyer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Prospective Buyer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**4. Broker**

Broker Name \_\_\_\_\_

Broker Signature: \_\_\_\_\_ Date: \_\_\_\_\_