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NOTICE REGARDING REPLACEMENT

Replacing your life insurance policy or annuity?

Are you thinking about buying a new life insurance certificate or an 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 for the advice of the company or representative who sold you your existing policy to give you information concerning any proposed replacement.

As a general rule, there are disadvantages to dropping your existing life insurance or annuities. Hear both sides before you decide. That way, you can be sure you are making a decision that is in your best interest.

Idaho law requires your existing company to be notified that you may be replacing your policy.

EXISTING LIFE INSURANCE OR ANNUITIES TO BE REPLACED:

(If a number has not yet been assigned by the existing insurer, list application or receipt number.)

Name of Insured	Existing Insurance Company	Policy Number
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Applicant's Signature

Date

Financial Benefits Counselor's Signature

Date



SALES LITERATURE CERTIFICATION FORM

Regarding: _____
Applicant Name

I certify that I used only the following insurer approved sales materials. (Check all that apply) Copies of all sales materials used were left with the applicant.

Illustration Brochure Financial Plan Other _____

Financial Benefits Counselor's Signature

Date

Printed Name