

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

COLUMBIAN MUTUAL LIFE INSURANCE COMPANY • HOME OFFICE:  
BINGHAMTON, NY  
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**REPLACING YOUR LIFE INSURANCE 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.

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Contract Number

\_\_\_\_\_

Insurance Producer's Signature

\_\_\_\_\_

Contract Number

\_\_\_\_\_

Date

\_\_\_\_\_

Contract Number

\_\_\_\_\_

Contract Number