

Exhibit A - Notice Regarding Replacement of Life Insurance or Annuity

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.

Contract Number

Applicant's Signature

Contract Number

Date

Contract Number

Insurance Producer's Signature

Contract Number

Date

ATTENTION CONSUMER
THIS NOTICE IS REQUIRED BY THE INSURANCE COMMISSIONER.
PLEASE READ IT CAREFULLY BEFORE SIGNING.

Americo Financial Life and Annuity Insurance Company
 Home Office: Dallas, TX • Administrative Office: P.O. Box 410288, Kansas City, MO 64141-0288
 (800) 231-0801

Exhibit B - Notice Regarding Proposed Replacement of Life Insurance or Annuity

Existing Insurer					
Address	City	State	Zip		
<p>Dear Sirs:</p> <p>You are herewith given notice that we are in receipt of application(s) for life insurance or annuity(ies) for an individual presently insured with your company.</p>					
Identification					
Name of Insured (please print)					
Address	City	State	Zip		
Policy or Contract Numbers	Policy or Contract Numbers	Policy or Contract Numbers			
<p>This notice is given pursuant to 50 Ill. Admn. Code 917.70 (c)</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border-top: 1px solid black; vertical-align: bottom; padding-top: 10px;">Insurance Producer's Signature</td> <td style="width: 50%; vertical-align: top; padding-top: 10px;"> Americo Financial Life and Annuity Insurance Company PO Box 410288 Kansas City, MO 64141-0288 </td> </tr> </table>				Insurance Producer's Signature	Americo Financial Life and Annuity Insurance Company PO Box 410288 Kansas City, MO 64141-0288
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