

Important Announcement to all California Agents

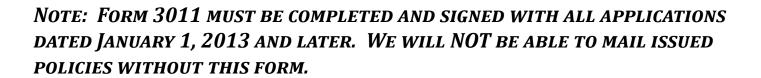
California Residents Notice of Lapse Designee

California Insurance Code 10113.72(a) Effective January 1, 2013

In accordance with the California Insurance Code 10113.72(a) - Notice of Lapse Designee, the Company cannot issue or deliver an individual life insurance policy in California until the applicant has been given the right to designate at least one person in addition to themself to receive a notice of lapse or termination of the policy for poppayment of premium

termination of the policy for nonpayment of premium.

The attached CALIFORNIA RESIDENTS - Form No. 3011 must be **completed and returned to the Company with any applications dated on or after January 1, 2013**. It is currently available in Supply.



Questions?
Contact Your Manager or
the Marketing Sales Agent Hotline
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