



PENNSYLVANIA DISCLOSURE STATEMENT

APPENDIX A

DISCLOSURE STATEMENT

THIS DISCLOSURE STATEMENT WITH ALL APPLICABLE BLANKS FILLED IN IS FOR YOUR PROTECTION. IT GIVES YOU BASIC INFORMATION ABOUT THE COST AND COVERAGE OF THE INSURANCE BEING SOLICITED. READ IT CAREFULLY BEFORE SIGNING ANY AGREEMENT TO BUY LIFE INSURANCE.

THIS DISCLOSURE STATEMENT SHALL NOT BE CONSIDERED AS AN OFFER TO CONTRACT OR AS ALTERING OR MODIFYING ANY POLICY OR RIDER THAT MAY BE ISSUED.

Name of Proposed Insured(s): _____

Age(s): _____ Sex: _____

*Name of Agent preparing disclosure: _____

*Agent home or agency address: _____

*Telephone number of Agent: _____

Name of Insurer: _____

Home Office Address of Insurer (City and State): _____

Direct all correspondence to: 350 Church Street, Hartford, CT 06103

	Descriptive Title of Coverage	Face Amount of Coverage (1) If not applicable, Description of Coverage	Annual Premium If not known, Premium for Mode Quoted (2)
*Policy	_____	_____	_____
*Riders	_____	_____	_____
*Supplemental Benefits(s) (built into policy)	_____	_____	The cost is included in the premium for the policy.

*1 The face amount of coverage of the *policy* **or** *rider* **or** *supplemental benefit* changes as follows: _____

*2 The premium for the *policy* **or** *rider* changes; the ultimate *annual* **or** *semi-annual*, *quarterly* **or** *PAC* premium will be \$_____ starting at _____ policy year or representative *annual*, *semi-annual*, *quarterly* **or** *PAC* premium will be _____ and _____, and the ultimate *annual* **or** *semi-annual* **or** *quarterly* **or** *PAC* premium will be _____ at _____ and _____ and _____ policy years (ages) respectively or the premium will increase 30% each year and the ultimate *annual* **or** *semi-annual* **or** *quarterly* **or** *PAC* premium will be _____ at _____ (indicate age).

Total *annual* **or** *semi-annual* **or** *quarterly* **or** *PAC* initial premium for the policy and rider will be _____.

*Retirement Income. Your policy is designed to pay a guaranteed retirement income of \$_____ starting at _____ (Indicate age/year) for _____ (life), but no less than 10 years.

*Guaranteed Cash Value. If you continuously pay your premiums on this policy as they come due, you will have the following guaranteed cash value for each \$1,000 (or face amount).

*You may borrow against this cash value at an annual _____% loan interest charge.

Number of Years Policy Has Been in Force	5	10	20	age 45
Total Accumulated Cash Value per 1,000 (or Total Face Amount)	_____	_____	_____	_____

*A Surrender Comparison Index will be provided upon delivery of the policy or earlier if requested. This Index provides one means of comparing the relative costs of two or more similar policies.

*The prospective insured has has not requested an earlier delivery of the Index.

Upon request either the Company or agent will furnish you with additional information about the insurance described.

*If inapplicable to insurance being offered, section may be clearly marked "Not Applicable."

I/We certify that I/We received this disclosure statement at the time of application for the policy noted in this disclosure. I do do not request a Surrender Comparison Index before delivery of the policy.

Signature of Applicant

Date

Signature of Applicant

Date

I certify that I provided this Disclosure Statement at the time of application for the noted policy. The applicant did did not request a Surrender Comparison Index.

Signature of Agent

Date

APPENDIX B

SURRENDER COMPARISON INDEX DISCLOSURE PER \$1,000 OF FACE AMOUNT OF BASIC INSURANCE

Name of Proposed Insured(s): _____

Age(s): _____ Sex: _____

Face Amount of Policy: _____

Descriptive Title of Policy: _____

Policy Number: _____

10 Year Surrender Index: _____ *(reflects equivalent level annual dividend and a termination dividend in the total amount of _____)

20 Year Surrender Index: _____ *(reflects equivalent level annual dividend and a termination dividend in the total amount of _____)

The Surrender Comparison Index was designed to measure the relative cost of life insurance protection and may be useful for comparison of similar policies offered by other companies. Technically, the Index shows the relationship between the amounts paid by the owner/applicant (the average annual premiums minus any average annual dividend) and the amounts paid by the insurer (the cash value of the policy in the event of surrender over periods of 10 and 20 years all adjusted for compound interest at the rate of five percent per annum to reflect the timing of the payments).

*The Index reflects illustrative dividends based upon the current year's dividend scale. In the case of participating life insurance policies, the Index may change since future dividends are subject to change depending on the Company's experience. If future dividends increase within the 10 or 20 year period, the Index will be lower; if dividends decrease, the Index will be higher.

When comparing similar policies, if all things are equal, the policy with the lower Index is generally the lower cost policy and the better buy; in the event that the policy was surrendered at the end of the designated period. If death would occur during the designated period, the policy with the lower Index would not necessarily be the lower cost policy. The Index does not take into account, among other things: (1) the value of the services of an agent or company; (2) the relative strength and reputation of the Company; and (3) small differences in policy provisions. The Index does assume that annual premiums are paid, *that dividends are taken in cash or applied to premiums, and that no additional benefit provisions are included.

*If inapplicable, section may be clearly marked "Not Applicable."