

LIFE INSURANCE REPLACEMENT FORM REQUIREMENTS & FREE LOOK PERIODS

- The replacement form requirements outlined below **do not** apply if the Insured has NO existing individual coverage.

State	Replacement Free Look ¹	Insured has existing coverage but does NOT intend to replace it	Insured has existing coverage AND intends to replace it
Alabama	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Alaska			
Arizona			
Arkansas	30 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 Producer Certification: Sales Materials Used in Replacement 102129 US 06/08 Life Insurance and Annuities Replacement Memorandum 105103 AR 11/09
California	30 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 Notice to Applicant Replacement Form 105921 CA 03/20 (Use for replacements to non-PlanRight only)
Colorado	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Connecticut			
Delaware	20 days	No form(s) required	

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District of Columbia	30 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08

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Florida	20 days	No form(s) required	<ul style="list-style-type: none"> FL – Important Notice: Replacement of Life Insurance or Annuities 104989 FL 07/08 If the applicant elects to have the FL-Comparative Information Form, it will be completed in-house at Foresters™ and sent to the applicant directly. No producer action is required. FL – Certificate Disclosure Form and Instructions 105821 FL 07/18 (Internal Replacements only)
Georgia	30 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08
Hawaii	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Idaho	30 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08

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Illinois	30 days	No form(s) required	<ul style="list-style-type: none"> IL Important Notice: Replacement of Life Insurance or Annuities 105024 IL 09/08
Indiana	30 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08
Iowa	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Kansas	30 days	No form(s) required	<ul style="list-style-type: none"> KS – Important Notice: Replacement of Life Insurance or Annuities (different companies) 104980 KS 05/09; or KS – Important Notice: Replacement of Life Insurance or Annuities (same company) 104981 KS 05/09 KS-Comparative Information form 105750 KS 11/12 (Internal Replacements Only)
Kentucky	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Louisiana			
Maine			
Maryland			
Massachusetts	30 days	No form(s) required	<ul style="list-style-type: none"> MA – Important Notice: Replacement of Life Insurance or Annuities 104982 MA 07/08
Michigan	30 days	No form(s) required	<ul style="list-style-type: none"> MI – Important Notice: Replacement of Life Insurance or Annuities 104983 MI 07/08; MI – Information Statement 104984 MI 07/08
Minnesota	30 days	No form(s) required	<ul style="list-style-type: none"> MN – Important Notice 105927 MN 06/16
Mississippi	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08

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Missouri	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Montana	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Nebraska	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/0 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Nevada	30 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08
New Hampshire	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
New Jersey			
New Mexico			

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New York	60 days	<p>ALL New York applications (regardless of whether the insured has existing coverage or not)</p> <ul style="list-style-type: none"> Appendix 11 (Alternate 1) – Definition of Replacement 105006 NY 01/21 	<p>ALL New York Applications (regardless of whether the insured has existing coverage or not)</p> <ul style="list-style-type: none"> Appendix 11 (Alternate 1) – Definition of Replacement 105006 NY 01/21 <p>PLUS: If there is an intention to replace existing life insurance or an annuity complete:</p> <ul style="list-style-type: none"> Appendix 10C (Alternate 1) – Important Notice Regarding Replacement or Change of Life Insurance Policies or Annuity Contracts 105003 NY 01/21 Appendix 10A (Alternate 1) – Disclosure Statement 105004 NY 01/21 Authorization & Direction to Release Information 105007 NY 01/21 <p>OR: IF there is an intention to replace existing long-term care, nursing home or home care insurance:</p> <ul style="list-style-type: none"> Notice to Applicant Regarding Replacement of Accident and Health Insurance and the Purchase of Multiple Accident and Health Policies 105922 NY (01/16) <p>OR: IF there is an intention to replace existing life insurance that allows for the acceleration of the death benefit due to chronic illness:</p> <ul style="list-style-type: none"> Appendix 10C (Alternate 1) – Important Notice Regarding Replacement or Change of Life Insurance Policies or Annuity Contracts 105003 NY 01/21 Appendix 10A (Alternate 1) – Disclosure Statement 105004 NY 01/21 Authorization & Direction to Release Information 105007 NY 01/21 Notice to Applicant Regarding Replacement of Accident and Health Insurance and the Purchase of Multiple Accident and Health Policies 105922 NY (01/16)
North Carolina	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
North Dakota	20 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08
Ohio	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08

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Oklahoma	30 days	No form(s) required	<ul style="list-style-type: none"> OK - Important Notice: Replacement of Life Insurance or Annuities 104985 OK 01/13 Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Oregon	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Pennsylvania	45 days	No form(s) required	<ul style="list-style-type: none"> PA - Important Notice: Replacement of Life Insurance or Annuities 104991 PA 07/08
Rhode Island	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
South Carolina			
South Dakota			
Tennessee	30 days	No form(s) required	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08
Texas	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Utah	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Vermont			
Virginia			
Washington	30 days	No form(s) required	<ul style="list-style-type: none"> WA – Important Notice: Replacement of Life Insurance or Annuities 104987 WA 07/08
West Virginia	30 days	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08 	<ul style="list-style-type: none"> NAIC Important Notice: Replacement of Life Insurance or Annuities 104978 US 06/08; Producer Certification: Sales Materials Used in Replacement 102129 US 06/08
Wisconsin			
Wyoming	30 days	No form(s) required	<ul style="list-style-type: none"> Replacement Notice 105786 WY 02/13

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