Continental Life Insurance Company of Brentwood, Tennessee
An Aetna Company
P.O. Box 14399 • Lexington, KY 40512 • 800-264-4000

NOTICE TO APPLICANT
REGARDING REPLACEMENT OF ACCIDENT AND SICKNESS INSURANCE

According to your application, you intend to lapse or otherwise terminate existing accident and sickness insurance and replace it with a policy to be issued by Continental Life Insurance Company of Brentwood, Tennessee. Your new policy provides 10 days within which you may decide without cost whether you desire to keep the policy. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new policy.

(1.) Health conditions which you may presently have (pre-existing) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.

(2.) You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. This is not only your right, but it also in your best interest to make sure you understand all the relevant factors involved in replacing your present coverage.

(3.) If, after due consideration, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical/health history. Failure to include all material medical information on any application may provide basis for the company to deny any future claims. After the application has been completed and before you sign it, re-read it carefully to be certain that all information has been properly recorded.

(4.) New policies may be issued at an older age than that used for issuance of your present policy; therefore, the cost of the new policy depending upon the Benefits, may be higher than you are paying for your present policy.

(5.) The renewal provision of the new policy should be reviewed so as to make sure of your rights to periodically renew the policy.

The above "Notice to Applicant" was delivered to me on _____.
Date

_____
Applicant's Signature

White and Yellow Copy: To be sent to Home Office with Completed Application.
Pink Copy: Given to applicant.