



Florida Office of Insurance Regulation

COMPARATIVE INFORMATION FORM FOR PROPOSED INSURANCE

(Proposed Insurer)

(Insurer's Address)

(Replacing Agent's Name)

Applicant Information

Policy Information

Name _____

Policy Generic Name _____

Address _____

Policy Number _____

Date of Issue ___ Issue Age

Telephone (___) _____ - _____

Contestable Period Expires _____

Date of Birth ___ Age _____ Suicide Period Expires _____

Policy Loan Rate _____

Policy / Rider Description

<u>Policy Rider Name</u>	<u>Initial/ Continuing Benefit</u>	<u>(Age) Benefit From To</u>	<u>Initial/ Renewable Annual Premium</u>	<u>(Age) Payable From To</u>
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Total Initial Annual Premium \$ _____ Mode of Payment Amount \$ _____

Total Renewal Annual Premium \$ _____ Amount \$ _____

COMPARATIVE INFORMATION FORM FOR PROPOSED INSURANCE (Continued)

COMPOSITE DISCLOSURE OF PROPOSED INSURANCE FOR PRIMARY INSURED

Year Age	Guarantees				Projections *				
	Annual Premium	Cumltv Premium	Cash Value	Death Benef.	Annual Premium	Cumltv Value	Cash Benef.	Death Benef.	Premium
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									
55									
60									
65									
75									
85									
95									

*Projections include dividends and current interest rates which are not guaranteed.

IMPORTANT NOTICE:

The income tax treatment of the benefits illustrated above may significantly affect their magnitude. Competent tax advice should be secured to clarify income tax implication.

COMPARATIVE INFORMATION FORM FOR PROPOSED INSURANCE – (continued)

(Existing Insurer)

(Insurer's Address)

Applicant Information

Policy Information

Name _____

Policy Generic Name _____

Address _____

Policy Number _____

Date of Issue _____ Issue Age _____

Telephone (____) _____ - _____

Contestable Period Expires _____

Date of Birth _____ Age _____

Suicide Period Expires _____

Policy Loan Rate _____

Policy / Rider Description

<u>Policy Rider Name</u>	<u>Initial/ Continuing Benefit</u>	<u>(Age) Benefit From To</u>	<u>Initial/ Renewable Annual Premium</u>	<u>(Age) Payable From To</u>
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Total Initial Annual Premium \$ _____ Mode of Payment _____ Amount \$ _____

Total Renewal Annual Premium \$ _____ Amount \$ _____

COMPARATIVE INFORMATION FORM FOR PROPOSED INSURANCE - (Continued)

COMPOSITE DISCLOSURE OF PROPOSED INSURANCE FOR PRIMARY INSURED

Year Age	Guarantees				Projections *				
	Annual Premium	Cumltv Premium	Cash Value	Death Benef.	Annual Premium	Cumltv Value	Cash Benef.	Death Benef.	Premium
Current									
2nd									
3rd									
4th									
5th									
6th									
7th									
8th									
9th									
10th									
11th									
12th									
13th									
14th									
15th									
16th									
17th									
18th									
19th									
20th									
55									
60									
65									
75									
85									
95									

*Projections include dividends and current interest rates which are not guaranteed.

IMPORTANT NOTICE:

The income tax treatment of the benefits illustrated above may significantly affect their magnitude. Competent tax advice should be secured to clarify income tax implication.

INSTRUCTIONAL NOTES FOR COMPLETION OF COMPARATIVE INFORMATION FORM

- 1 . Existing life insurance must be identified by name of insurer and the policy number. In the event that a policy number has not been assigned by the existing insurer, an alternative identification form such as an application or receipt number must be shown.

2. If more than one existing life insurance policy is to be replaced, a separate Comparative Information Form is to be provided for each such policy.

3. In the disclosure of values premiums shall be shown only if they increase the cash value or death benefits for the primary insured.

4. Any benefits for secondary insureds shall be shown on a supplementary exhibit.

- 5 . Values will be shown for each year in which either an initial change in face value or premium payment occurs.

6. Values will be shown in the disclosure for the maximum duration policy guarantees permit. If this benefit extension requires that guaranteed policy options be utilized, the option to be used will be that (those) automatically utilized by the issuing insurer. However, if the policy application provides for applicant election, then the extension of benefits will employ the option actually elected by the applicant. Any option utilized for extension of benefits must be identified and briefly explained in the "Policy/Rider Description" section of the Comparative Information Form.

- 7 . The dividend option elected-by an insured or applicant must be identified and briefly explained in the "Policy/Rider Description" section of the Comparative Information Form. The dividend option elected by the insured or applicant must be employed in completing the disclosure of values.