

Replacement Requirements for Fixed Annuities - Guidelines

State	State Regulation	Form	State	State Regulation	Form
AK*	NAIC Model	ET-RPL-4900	MS*	NAIC Model	ET-RPL-4900
AL*	NAIC Model	ET-RPL-4900	MT*	NAIC Model	ET-RPL-4900
AR*	NAIC Model	ET-RPL-4900 & ET-RPL-4906AR ¹	NC*	NAIC Model	ET-RPL-4900
AZ*	NAIC Model	ET-RPL-4900	ND	N/A	N/A
CA	State Specific	ET-RPL4900CA	NE*	NAIC Model	ET-RPL-4900
CO*	NAIC Model	ET-RPL-4900	NH*	NAIC Model	ET-RPL-4900
CT*	NAIC Model	ET-RPL-4900	NJ*	NAIC Model	ET-RPL-4900
DC	N/A	N/A	NM*	NAIC Model	ET-RPL-4900
DE	State Specific	ET-RPL-4900DE	NV	State Specific	ET-RPL-4900NV
FL	State Specific	ET-RPL-4900FL ²	OH*	NAIC Model	ET-RPL-4900
GA	State Specific	ET-RPL-4900GA	OK	State Specific	ET-RPL-4900OK
HI*	NAIC Model	ET-RPL-4900	OR*	NAIC Model	ET-RPL-4900
IA*	NAIC Model	ET-RPL-4900	PA	State Specific	ET-RPL-4900PA
ID	State Specific	ET-RPL-4900ID	RI*	NAIC Model	ET-RPL-4900
IL	State Specific	ET-RPL-4900IL and ET-RPL-4900ILB	SC*	NAIC Model	ET-RPL-4900
IN	State Specific	ET-RPL-4900IN	SD*	NAIC Model	ET-RPL-4900
KS	State Specific	ET-RPL-4900KS	TN	State Specific	ET-RPL-4900TN
KY*	NAIC Model	ET-RPL-4900	TX*	NAIC Model	ET-RPL-4900
LA*	NAIC Model	ET-RPL-4900	UT*	NAIC Model	ET-RPL-4900
MA	State Specific	ET-RPL-4900MA	VA*	NAIC Model	ET-RPL-4900
MD*	NAIC Model	ET-RPL-4900	VT*	NAIC Model	ET-RPL-4900
ME*	NAIC Model	ET-RPL-4900	WA	State Specific	ET-RPL-4900WA
		ET-RPL-4900MIB and ET-RPL-4900MI (required for Life to Life only. Not required for annuity NB)			
MI	State Specific		WI*	NAIC Model	ET-RPL-4900
MN	State Specific	ET-RPL-4900MN	WV*	NAIC Model	ET-RPL-4900
MO*	NAIC Model	ET-RPL-4900	WY	State Specific	ET-RPL-4900WY

Company policy is that the Notice to Existing Insurer and Policy Summary are sent within 24 hours once a new application passes the Financial Needs Analysis review.

* These states have adopted the previous NAIC Model which requires that if ANY question in section E on our application is answered yes, then a replacement form is required. Additionally, all sales material must be left with the applicant at the time of application.

¹ AR form ET-RPL-4906AR only required if a replacement is taking place

² Forms ET-RPL-4906FL and ET-RPL-4907FL by request of applicant only

ET-RPLREQ(03-20)