

PRELIMINARY STATEMENT OF POLICY COST

For _____
Proposed Insured _____ Age _____ Sex _____

Policy Name _____

IMPORTANT NOTICE

BEFORE YOU BUY ANY LIFE INSURANCE, you should:

- Decide how much life insurance you need.
- Figure out how much you can afford to pay in premium. You should not buy a policy unless you can afford the premiums and intend to stick with it. A policy which is a good buy when held for 20 years can be very costly if you quit during the early years of the policy. If you surrender such a policy during the first few years, you may get little or nothing back and much of your premium may have been used for company expenses.
- Find out what type of policy best fits your individual and family needs.
- Note that the cost of protection varies depending on when and how the policy stops, that is by death of the insured or by surrender of the policy.
- Compare costs of similar insurance policies using the index numbers shown on the back of this notice. **COMPARISON SHOPPING SAVES MONEY!**
- Try to determine how well the insurance company and agent will provide service to you in the future.
- **READ THE BUYER'S GUIDE.** It will help you to make a good purchase decision.
- **READ THE REVERSE SIDE OF THIS NOTICE!**

Agent's Signature

X _____

Agent signed on (date) _____



PLAN OF INSURANCE:

If this is term insurance, it is renewable to age _____ and convertible to age _____.

AMOUNT OF INSURANCE:

ANNUAL PREMIUM:

COST INDEXES*: When comparing the cost of two or more policies:

- LOOK FOR POLICIES WITH LOW INDEX NUMBERS. Generally, they will cost less than policies with higher index numbers.
- COMPARE POLICIES OF SIMILAR PLANS AND FACE AMOUNT ONLY.

	10th Year	20th Year
Net Payment Cost Index* (Cost of protection if insured dies at end of):	_____	_____
Surrender Cost Index* (Cost of protection if the policy is surrendered at end of):	_____	_____

DIVIDENDS: This policy is: _____ guaranteed cost (does not pay dividends)
 _____ participating (pays dividends)

If this is a participating policy, the Cost Indexes have been calculated assuming dividends will be paid as currently illustrated by the Company. Dividends are not guaranteed. Actual dividends paid and costs may be higher or lower than those illustrated.

- REMEMBER TO COMPARE THE COST INDEXES ABOVE WITH THOSE WHICH WILL APPEAR IN YOUR POLICY SUMMARY. REQUEST AN EXPLANATION OF DIFFERENCES.

*For Term Insurance, Cost Indexes will be provided with the Policy Summary at policy delivery.

By the time the Policy is delivered, you will be given a complete Policy Summary, including cost data, which will be based on the benefits, premiums, and dividends of the Policy as issued. The figures shown in this Preliminary Statement of Policy Cost are based on the assumption that a proposed Policy is issued as applied for. Adjustments will be necessary if the Policy is actually issued on some other basis. You may return any life insurance policy delivered in Maine within 10 days of delivery and obtain a full refund of all premium paid.

