

CALIFORNIA DISCLOSURE NOTICE TO PERSONS AGE 65 AND OLDER

Note Instructions to Agent/Broker/Registered Representative - This notice must be presented no less than 24 hours prior to initial meeting if meeting is to be held in Proposed Owner/Insured's home. If other than initial meeting in Proposed Owner/Insured's home and request for meeting in Proposed Owner/Insured's home was initiated same day by Proposed Owner/Insured, this notice may be delivered prior to meeting.

The following information is being presented to you in compliance with California Insurance Code SEC. 3. Section 789.10:

- (1) During this visit or a followup visit, you will be given a sales presentation on the following (indicate all that apply):
 - Life insurance, including annuities
 - Other insurance products (specify): _____.
- (2) You have the right to have other persons present at the meeting, including family members, financial advisors or attorneys.
- (3) You have the right to end the meeting at any time.
- (4) You have the right to contact the California Department of Insurance for information, or to file a complaint. (The Consumer Toll-Free Hotline is: 800-927-4357).
- (5) The following individuals will be coming to your home (list all attendees and insurance license information, if applicable):
