

**NOTICE OF
PROTECTION PROVIDED BY
[STATE] LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION**

This notice provides a brief summary of the [STATE] Life and Health Insurance Guaranty Association (“the Association”) and the protection it provides for policyholders. This safety net was created under [STATE] law, which determines who and what is covered and the amounts of coverage.

The Association was established to provide protection in the unlikely event that your life, annuity or health insurance company becomes financially unable to meet its obligations. If this should happen, the Association will typically arrange to continue coverage and pay claims, in accordance with [STATE] law, with funding from assessments paid by other insurance companies.

The basic protections provided by the Association are as follows:

- Life Insurance
 - [\$___,000] in death benefits
 - [\$___,000] in cash surrender or withdrawal values
- Health Insurance
 - [\$___,000] in hospital, medical and surgical insurance benefits
 - [\$___,000] in disability [income] insurance benefits
 - [\$___,000] in long-term care insurance benefits
 - [\$___,000] in other types of health insurance benefits
- Annuities
 - [\$___,000] in withdrawal and cash values

The maximum amount of protection for each individual, regardless of the number of policies or contracts, is [\$___,000]. Special rules may apply with regard to hospital, medical and surgical insurance benefits.

Note: Certain policies and contracts may not be covered or fully covered. For example, coverage does not extend to any portion(s) of a policy or contract not guaranteed by the insurer. There are also various residency requirements and other limitations under [STATE] law.

For further information regarding the above protections, [as well as protections relating to group contracts or retirement plans,] please visit the Association’s website at [www._____], or contact:

[STATE] Life and Health Insurance Guaranty Association
[ADDRESS]
[PHONE NUMBER]

[STATE] Department of Insurance
[ADDRESS]
[PHONE NUMBER]

Insurance companies and agents are prohibited by [STATE] law from using the existence of the Association or its coverage to encourage you to purchase any form of insurance. When selecting an insurance company, you should not rely on Association coverage. If there is any inconsistency between this notice and [STATE] law, then [STATE] law will control.