

Lincoln Heritage
LIFE INSURANCE COMPANY

Dear Policyholder:

We have received information which indicates that you may be replacing your present life insurance or annuity with our company with coverage from Royal Neighbors of America.

Your agent does not have the authority to cancel your present coverage.

It is in your best interest to "get all the facts" before making a decision. Make sure you fully understand both the proposed new policy and your existing insurance. As a general rule, there are disadvantages to dropping your existing life insurance or annuities. Be sure you are making a decision that is in your best interest.

If the policy coverages are basically similar, premiums for a new policy may be higher because rates increase as your age increases. In addition, you will incur additional costs to acquire the new policy, including the payment of commissions to the agent advocating the replacement of your existing policy. The replacement of your existing policy could result in the policyholder sustaining the burden of these costs twice.

Before you replace your existing policy, you should consider whether you could suffer a financial loss or a decrease in benefits due to your increased age or the condition of your health. We encourage you to thoroughly research any life insurance product you are thinking of purchasing and compare it with your existing coverage in order to make the decision which will best benefit you as a policyholder.

If you have any questions concerning your present coverage with our company, or would like information on your current policy values, please call us toll free at 1-800-438-7180.

Sincerely,

Stephen Hillyer
Policy Service
LINCOLN HERITAGE LIFE INSURANCE COMPANY

Our Business is You

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