



cfD Investments, Inc
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**VARIABLE PRODUCT/MUTUAL
 FUND REPLACEMENT FORM**

Mutual funds, variable annuities, and variable life insurance are primarily designed to meet long-term accumulation goals and insurance needs. Only you can decide if replacing your existing product is appropriate in your situation. This form is intended to assist you in understanding product features, expenses, and charges of both of your existing product and the proposed replacement product.

Existing Product(s):

Company Name(s): _____ Type of Product(s): _____
 Account Value: \$ _____ Date of Purchase(s): _____
 Initial sales charge or commission paid? _____ % or \$ _____ Initial amount invested? \$ _____
 Is there a surrender charge?: _____ Yes _____ No Surrender Charge: _____
 Is there a loan outstanding? _____ Yes _____ No Loan Amount: _____
 Is there a death benefit? _____ Yes _____ No Death Benefit Amount: _____
 Is there a living benefit? _____ Did the product have a bonus, if so what was it? _____ %
 If variable annuity or variable life insurance, mortality and expense risk charge (inclusive of any additional features or riders): _____ %
 If mutual fund, total annual fund operating expenses: _____ %

Proposed Replacement:

Company Name(s): _____ Type of Product(s): _____
 Initial Premium or Investment: \$ _____ If variable annuity, initial sales charge/commission? _____ %
 Face Amount/Death Benefit (in life insurance): \$ _____
 Is there a living benefit or bonus with the new product? _____ Number of Years? _____
 If variable annuity or variable life, is there a surrender charge? _____ Yes _____ No 1st Year Surrender Charge? _____ %
 Mortality and expense risk charge (inclusive of any additional features or riders): _____ %
 If mutual fund, is there a sales charge? _____ Yes _____ No
 _____ Front End _____ Back End _____ Level load Percentage _____ %
 Total annual fund operating expenses: _____ %

Type of Transaction: _____ 1035 Exchange _____ Transfer _____ Rollover _____ Other: _____

Reasons for Proposed Replacement. Written explanation MUST be provided.

Please INITIAL ALL statements below.

_____ I/We acknowledge that I/we have received a prospectus for the proposed replacement product and that our registered representative has disclosed the sales charges, fees, and expenses, if any, incurred by making this change.
 _____ I/We understand that I/we may incur a capital gain or loss and tax liability with this transaction and have been advised to contact a tax professional to inquire about my/our specific situation.
 _____ I/We understand that my/our registered representative under most circumstances will receive compensation as a result of this transaction.
 _____ If my/our existing product is a mutual fund and that fund is part of a family of funds, I/we realize that it may be possible to make this exchange without a sales charge to another fund within the fund family.

 Owner's Signature

 Co-Owner's Signature

 Date

 Registered Representative Signature

 Registered Representative's Printed Name

*Advisory Services are Provided through Creative Financial Designs, Inc., a Registered Investment Adviser,
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