EVERLAKE
Everlake Life Insurance Company
P.O. Box 758598
Topeka KS 66675-8598

April 19, 2000

BRAD YOUNG
MEAN STREET
STREET 2
ALBANY NY 12204

Re: Annuitant:
Owner: Dtci
Your Account Number: 123456789
Type of Account: Joint

To Whom It May Concern:

The above referenced client has notified us of a possible replacement. Since the client indicated that the Everlake Life Insurance Company contract may possibly replace the above referenced contract, the following documents are enclosed:

1. Signed Definition of Replacement form (for your records);
2. Signed Information Authorization form (for your records); and
3. A blank Disclosure Statement for your completion.

Pursuant to New York Insurance Department Regulation 60, please provide Everlake Life Insurance Company with your completed Disclosure Statement within 20 days of receipt of this notice to our office.

If you have further questions, please contact our Client Services at 1-800-457-7617. Our service representatives are available to assist you Monday through Friday between 7:30 AM to 5:00 PM Central Time.

Sincerely,

Client Services

Everlake Life Insurance Company
P.O. Box 758598
Topeka KS 66675-8598

The variable annuity is issued by Everlake Life Insurance Company. This statement is provided on behalf of Everlake Distributors, LLC, as principal underwriter, which acted as agent for Everlake Life Insurance Company. Everlake Distributors, LLC is not, and is not required to be, a member of the Securities Investor Protection Corporation (SIPC). Annuities are not insured by the FDIC, nor are they deposits or other obligations or guaranteed by any depository institution. Variable annuities are subject to investment risk, including the possible loss of the principal invested.

This communication, and the information contained within, is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. The entity(ies) set forth on this communication are not acting as your fiduciary as defined by any applicable laws and regulations. Please consult with your qualified investment professional about managing or investing your retirement savings.

Phone Number 1-800-457-7617 • Fax Number 785-228-4584