

March 27, 1939

SUBJECT: INSURANCE

TO ALL AUTHORIZED LIFE COMPANIES:

Re: Converted Life or Endowment Policies

Your Company is hereby notified that all life or endowment policies issued or delivered in New York on or after April 15, 1939, arising from the exchange of prior term insurance converted at attained age, shall indicate by endorsement or by appropriate amendment that the incontestable end suicide clauses shall run from the date of the original term contract rather than from the date of issuance of such life or endowment policies.

One company has adopted a stamped endorsement as follows:

"The date of issue referred to in the provisions of this policy entitled Incontestability and Suicide shall be the date of issue of Policy No. .... in place of which this policy is issued ..... 19 .....

Form No. .... THE .....

.....

Actuary[ILLEGIBLE WORDS]

Will you please acknowledge receipt of this letter.

Very truly yours

[SIGNATURE]

Superintendent of Insurance