



## INDEXED UNIVERSAL LIFE EXPRESS – ILLUSTRATION STATES

### Non-Illustration Reform States

List of Non Illustration Reform States			
AZ	AR	DC	FL
GA	ID	TN	VA
WY			

As long as the box is checked within the e-app that states that the client saw the illustration on the computer screen, that information is recorded in the application and the illustration does not need to be attached in these states.

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### Illustration Reform States

List of Illustration Reform States			
AL	KY	NV	PR
AK	LA	NH	RI
CA	ME	NJ	SC
CO	MD	NM	SD
CT	MA	NY	TX
DE	MI	NC	UT
HI	MN	ND	VT
IL	MS	OH	WA
IN	MO	OK	WV
IA	MT	OR	WI
KS	NE	PA	

These states still require the illustration be signed by the client and attached to the application.