

NOTICE CONCERNING EXCLUSIONS  
FROM COVERAGE UNDER THE  
NEW HAMPSHIRE LIFE AND HEALTH INSURANCE  
GUARANTY ASSOCIATION ACT OF 1996  
R.S.A. 408-B

**THIS POLICY IS NOT COVERED BY THE  
NEW HAMPSHIRE LIFE AND HEALTH INSURANCE GUARANTY  
ASSOCIATION**

**EXCLUSIONS FROM COVERAGE**

The following are **not** covered by the New Hampshire Life and Health Insurance Guaranty Association:

- any policy or portion of a policy or contract not guaranteed by the insurer or under which the risk is borne by the policy holder or contract holder;
- any policy or contract of reinsurance, unless assumption certificates have been issued;
- interest rate guarantees that exceed certain statutory limitations;
- any plan or program of an employer, association, or similar entity to provide life, health, or annuity benefits to its employees or members to the extent that the plan or program is self-funded or uninsured, including, but not limited to, benefits payable by an employer, association, or similar entity;
- dividends, experience rating credits, or fees for services in connection with this policy;
- any policy or contract issued in this state by an insurer at a time when it was not licensed or authorized to do business in New Hampshire;
- any unallocated annuity contract issued to an employee benefit plan protected under the federal Pension Benefit Guaranty Corporation;
- any portion of any unallocated annuity contract which is not issued to or in connection with a specific employee, union, or association or natural persons benefit plan or a government lottery;
- any portion of a policy or contract to the extent that the required assessments are preempted by federal or state law.

Also, you are **not** protected by this Association if:

- you are not a resident of the state of New Hampshire, except in certain very specific instances;
- you are eligible for protection under the laws of another state;
- your policy was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or any entity that operates on an assessment basis, an insurance exchange, or any entity similar to any of the above.

INSURANCE COMPANIES OR THEIR AGENTS ARE REQUIRED BY LAW TO GIVE OR SEND YOU THIS NOTICE. HOWEVER, INSURANCE COMPANIES AND THEIR AGENTS ARE PROHIBITED BY LAW FROM USING THE EXISTENCE OF THE GUARANTY ASSOCIATION TO INDUCE YOU TO PURCHASE ANY KIND OF INSURANCE POLICY.

New Hampshire Life and Health Insurance Guaranty Association  
10 Chestnut Drive, Unit B  
Bedford, NH 03110  
(603) 472-3734

New Hampshire Department of Insurance  
21 South Fruit Street, Suite 14  
Concord, NH 03301  
(603) 271-2261

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