

<input type="checkbox"/> First Application		<input type="checkbox"/> Add Dependents – Contract # _____		<input type="checkbox"/> Increase Coverage – Contract # _____	
Group Name		Group Number		Location	

Applicant (Last, First, M.I.)		<input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security No.	Date of birth	Date of marriage***
Spouse** (Last, First, M.I.)		<input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security No.	Date of birth	
Date of hire	Avg hours worked per week	Annual salary	Occupation	Applicant ID	
Have you or your spouse** used tobacco products in the last year? Applicant <input type="checkbox"/> No <input type="checkbox"/> Yes Spouse** <input type="checkbox"/> No <input type="checkbox"/> Yes			Home phone	Work phone/ext.	
Home address		City	State	Zip code	
Life insurance certificate/policy owner (Last, First) <i>(If different than applicant)</i>		Address		Relationship	Social Security No.
Primary Beneficiary: (Last, First, M.I.)				Relationship:	
Contingent Beneficiary: (Last, First, M.I.)				Relationship:	
<i>Applicant will be the beneficiary for any spouse** and/or child(ren) coverage</i>					

Payroll Mode: <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Other _____
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I Am Applying For:			
Universal Life: Benefit Option <input type="checkbox"/> A (level) <input type="checkbox"/> B (increasing)		Automatic Increase Option Rider	
	Face Amount*	Premium per pay period*	
<input type="checkbox"/> Applicant			<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Spouse1**			<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Child(ren)			
List Name(s) of All Child(ren) ²		Date of Birth	Tobacco User?
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No

Level Term Rider		
Face Amount*	Rider Length	Premium per pay period*
	<input type="checkbox"/> 10yr <input type="checkbox"/> 20yr	
	<input type="checkbox"/> 10yr <input type="checkbox"/> 20yr	
Child Level Term Rider		
Add child level term rider to: <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse**		
Number of Units:	Premium:	
Number of Children:		

*If increasing coverage, enter the TOTAL Face Amount and Premium.

¹ Spouse** may apply for Universal Life coverage OR a Level Term Rider attached to the applicant's policy, but not both.
² List ALL children to be insured, either by Universal Life coverage OR by Child Term Rider, but not both.

Eligibility Questions	
1. Are you actively at work on a full time basis and able to perform the regular duties of your occupation? If "No", you and your dependents are not eligible for coverage.	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. If applying for spouse** and/or child(ren) coverage, is any proposed insured currently disabled? If "Yes", List name(s) _____, who will be excluded from coverage.	<input type="checkbox"/> Yes <input type="checkbox"/> No

Evidence of Insurability Questions – Part 1	
3. In the six months prior to the application date, has any proposed insured been hospitalized (inpatient or outpatient) or missed more than five consecutive days of work due to any of the conditions listed in Question # 6? If "Yes", List name(s) _____, who will be excluded from coverage.	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Has any proposed insured had an actual diagnosis of or treatment by a member of the medical profession for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or sexually transmitted disease? If "Yes", List name(s) _____, who will be excluded from coverage.	<input type="checkbox"/> Yes <input type="checkbox"/> No

Evidence of Insurability Questions – Part 2					
5. Indicate height and weight for:	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 50%;">Applicant</td> <td style="width: 50%;">Spouse**</td> </tr> <tr> <td style="height: 30px;"></td> <td style="height: 30px;"></td> </tr> </table>	Applicant	Spouse**		
Applicant	Spouse**				
6. In the ten years prior to the application date, has any proposed insured been treated for, been diagnosed as having any heart, brain, lung, circulatory, respiratory, blood, vascular, kidney, liver, digestive, neurological, rheumatoid, or other major organ disorders, blood transfusion, diabetes, drug addiction, alcoholism, cancer or malignancy in any form (except non-melanoma skin cancer)? If "Yes", List name(s) _____, who will be excluded from coverage.	<input type="checkbox"/> Yes <input type="checkbox"/> No				
7. Do you or any proposed insured have high blood pressure that is controlled by more than two medications? If "Yes", List name(s) _____, who will be excluded from coverage.	<input type="checkbox"/> Yes <input type="checkbox"/> No				

APPLICANT'S STATEMENTS AND AGREEMENTS:

Replacement question for residents of AL, AK, AR, AZ, CO, HI, IA, LA, MD, ME, MS, MT, NE, NC, NH, NJ, NM, OH, OR, RI, SC, TX, UT, VA, VT, WI or WV: Do you currently have any other existing life insurance policies or contracts? ☐ Yes ☐ No
If "Yes", complete the replacement form(s) provided by your agent and return with this application.

Replacement question for residents of all other states:

Is the insurance being applied for intended to replace or change any existing life insurance coverage? ☐ Yes ☐ No

If "Yes", list name of company _____, Policy/certificate # _____, complete the Replacement form(s) provided by your agent and return with this application.

Accelerated Death Benefit Disclosure Acknowledgement:

If applying for an Accelerated Death Benefit Rider, did you receive the applicable Disclosure if required in your state?

Long Term Care Rider ☐ Yes ☐ No

Illustration Acknowledgement for all applicants:

I certify that a life insurance illustration showing non-guaranteed values ☐ was ☐ was not used during the sale of the insurance coverage I am applying for on this application. I understand that if my application is approved, an illustration conforming to the policy/certificate as issued will be delivered to me no later than when I receive my policy/certificate. I understand that any non-guaranteed elements contained in any illustration are subject to change and could be either higher or lower and that they are not guaranteed. I will review the illustration, sign the acknowledgment, and will return a copy of the signed illustration to the Insurer.

I represent that all statements and answers made on or attached to this application are true to the best of my knowledge and belief, and realize that any false statements herein which materially affect the acceptance of the risk or the hazard assumed may result in loss of coverage under the policy/certificate to which this application is attached. I understand that any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. I also understand that coverage will become effective only after all of the following conditions have been met: a) I must be a member of an eligible class; b) I must have satisfied the policyholder waiting period; c) group must have met the Insurer's minimum participation requirement; d) I must satisfactorily answer all questions on this form; e) I must be actively at work, and for my dependents, they must not be disabled (unless included by special endorsement), on the effective date (according to the Insurer's rules); and f) the first month's premium must have been received by the Insurer at its administrative office. Lastly, I understand that completion of this application in no way implies that I will be accepted for insurance coverage.

I hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically-related facility, insurance company, the Medical Information Bureau*, or other organization, institution or person, that has any records or knowledge of me or my health, to give to Insurer, or its reinsurers, any such information.

I understand the information obtained by use of this Authorization will be used by Insurer to determine eligibility for insurance. Any information obtained will not be released by Insurer to any person or organization except to reinsuring companies, the Medical Information Bureau*, or other persons or organizations performing business or legal services in connection with my application, claim, or as may be otherwise lawfully required or as I authorize. I know that I may request to receive a copy of this Authorization. I agree that a photographic copy of this Authorization shall be as valid as the original. I agree that this Authorization shall be valid for two years from the date shown below.

Signed in (City/State) _____ This _____ Day of (Month/Year) _____.

Applicant's Signature _____ Spouse's** Signature (if applicable) _____

AGENT'S STATEMENTS AND AGREEMENTS:

I hereby certify that I have accurately recorded in this application all of the information supplied by the applicant. The applicant has read or had read to him/her the completed application. I also certify that this insurance ☐ does ☐ does not replace or change any existing life insurance coverage. I further certify that a life insurance illustration ☐ was ☐ was not (but a company-provided Rate Sheet may have been used and no non-guaranteed values were shown to the applicant) used in connection with this application.

Licensed Representative's Name _____ Agent # _____

Licensed Representative's Signature _____ Date _____

*Information regarding your insurability will be treated as confidential. The Insurer, or its reinsurers, may, however, make a brief report thereon to the Medical Information Bureau, a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another Bureau member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the Bureau, upon request, will supply such company with the information in its file. Upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If you question the accuracy of information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the Bureau's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734, telephone number 866-692-6901 (TTY 866-346-3642 for hearing impaired). Insurer, or its reinsurers, may also release information in its file to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.