NEW BUSINESS MEMO
PROVIDER WHOLE LIFE

United Home Life Insurance Company
Simplified Products - Faster Results

Telephone: 800-428-3001

Regular Mail:
United Home Life Insurance Company
P.O. Box 7192
Indianapolis, IN 46207-7192

Overnight Mail:
United Home Life Insurance Company
225 South East St
Indianapolis, IN 46202

FAX Number: 317-692-7711 _____ # pages including cover

Agt Name: _____ Agt # _____

Agt Phone: _____ Agt Fax: _____

Agt Email Address: _____@_____._____

How do you prefer to be notified if we should need any underwriting requirements?
☐ E-Mail ☐ Fax ☐ US Mail

Street _____ City _____ State _____ Zip Code_____

Did you personally see all persons proposed for insurance and personally view a photo ID (driver's license, passport) of the proposed owner and/or insured? ☐ Yes ☐ No

If No, how was the application taken? Solicited by: ☐ Mail ☐ Telephone ☐ Internet
☐ Fax or Other _____

Did you identify any unusual behavior or suspicious activity by the proposed owner or insured? ☐ Yes ☐ No

If Yes, please explain. _____

PHI'S: We require Personal History Interviews on all Applicants for this plan of insurance. As the agent, you can initiate the interview from the client's home by calling 866-333-6557 (M-F, 8:30 a.m.-8:30 p.m. EST). Tell the operator this interview is for United Home Life Insurance Company. A traditional PHI will be ordered by the Home Office if a Point of Sale PHI is not completed by you. Detailed explanation is on our website at www.unitedhomelife.com.

Did you complete a POS PHI with your client? ☐ Yes ☐ No

If we have to conduct a PHI with your client, what is the best time to reach the client?

Home phone (_____) _____available days? ☐ Yes ☐ No
Business phone (_____) _____available days? ☐ Yes ☐ No
Cell phone (_____) _____available days? ☐ Yes ☐ No

If a language other than English is required, please specify below.

Special Instructions you want us to know: _____

_____

_____

Application Completion "Tips"

1. Make sure to use the app with the correct state variations
2. Make sure to obtain signature of the proposed Insured age 15 and older.
3. Signature of spouse is required in community property states when a person other than proposed owner's spouse is named as primary beneficiary
4. Submit Application for Child Rider if Child Rider is requested
5. If the first premium is going to be drafted from the client's bank account, *provide a copy of a voided check!* Otherwise, the case will be unnecessarily delayed
6. Print legibly in English
7. Keep original app until policy is issued
8. Keep fax confirmation message that fax was successful

MAIL POLICY TO: ☐ Applicant ☐ Agent

Provider Whole Life Insurance Application

United Home Life Insurance Company • 225 S. East St. • P.O. Box 7192 • Indianapolis, IN 46207-7192 • 1-800-428-3001

1. Last Name	First Name	Middle Initial	Date of Birth (M-D-Y)	State of Birth	❑ Male ❑ Female

Marital Status	Height	Weight	Social Security Number	Drivers License No. _____ State _____	U.S. Citizen: ❑ Yes ❑ No *If no, give immigration status/type of visa:* _____

Street Address	City	State	Zip Code	Phone Number ( )

2. Employer/Occupation/Duties/How Long There	**2.a.** How many hours worked per week?

3. Beneficiary Name (for the Face Amount listed in 6.b.)	Relationship	Age
a. Primary		
b. Contingent		

4.a. Owner Name	Relationship	Social Security Number

Owner Street Address	City	State	Zip Code

4.b. Contingent Owner Name	Relationship	Social Security Number

5. Billing Street Address	City	State	Zip Code

Secondary Addressee (For Past Due Notice)	Name	Street	City	State	Zip Code

6.a. Plan of Insurance: Provider

6.b. Face Amount: $_____

If this face amount is $25,000 or greater, the Company will issue the policy with a face amount 1% higher at no additional charge. The corresponding increase in death benefit will be paid to the Charitable Gift Beneficiary you designate below.

6.c. If the Face Amount shown above is $25,000 or greater:

1. List the Charitable Gift Beneficiary
   Name _____ Address _____
   (If none chosen, Charitable Gift Beneficiary will be American Red Cross.)
2. The following benefits will be attached to the policy: Life Threatening Cancer Accelerated Benefit Rider and Common Carrier Accidental Death Benefit Rider.

6.d. If the issue age of the proposed insured is 17 years or less, the following benefit will be attached to the policy: Guaranteed Insurability Benefit Rider.	**6.e.** Waiver of Premium ❑	**6.f.** Modal Premium: ❑ Annual ❑ Semi-Annual ❑ Qtrly. ❑ PAC Modal Premium Amount $

7. Do you have any existing life insurance policies or annuity contracts? ❑ Yes ❑ No If "Yes," please complete any necessary replacement forms.

8. Name of physician last consulted and name of family physician if different: **(Required)**

Physician _____ Date _____

Address _____ Phone No. ( ) _____

Reason, Diagnosis and/or Treatment _____

Family Physician _____

9. Have you:	
a. used nicotine in any form in the past 12 months? If yes, indicate type ❑ cigarettes ❑ cigars ❑ pipe ❑ chewing ❑ snuff ❑ other _____ (nicotine replacement products)	❑ Yes ❑ No
b. Used nicotine in any form in the past and quit? If yes, date last used? _____	❑ Yes ❑ No
10. In the past 10 years have you had or been diagnosed or treated for any disease or disorder of:	
a. throat, nose, lungs or respiratory system such as tuberculosis, shortness of breath, asthma, bronchitis, chronic obstructive pulmonary disease, emphysema, or sleep apnea?	❑ Yes ❑ No
b. heart, circulatory, cerebrovascular system such as high or low blood pressure, chest pain, heart attack, coronary artery disease, congestive heart failure, heart murmur, stroke, TIA (Transient Ischemic Attack), peripheral vascular disease, anemia, Sickle Cell Anemia?	❑ Yes ❑ No

10. (continued)

c. digestive system (stomach, intestines, rectum, liver, pancreas, gallbladder) such as ulcer, colitis, Crohn's disease, hepatitis B & C, cirrhosis or pancreatitis?	❑ Yes ❑ No
d. brain, nervous system, paralysis, convulsions, seizures, epilepsy or mental disorders such as depression, anxiety, Schizophrenia, Bipolar disorder, suicide attempt, eating disorder, multiple sclerosis, Alzheimer's disease, or dementia?	❑ Yes ❑ No
e. kidney, urinary, bladder, reproductive, breast or prostate disorders such as kidney disease, stone, colic, stricture, sexually transmitted disease?	❑ Yes ❑ No
f. muscles, bones, joints, skin such as arthritis, rheumatoid arthritis, fractures, back problems, lupus, ALS-Lou Gehrig's Disease?	❑ Yes ❑ No
g. cancer, tumor or polyps, melanoma or other malignancy?	❑ Yes ❑ No
h. endocrine system such as diabetes, thyroid disorder, goiter?	❑ Yes ❑ No
i. eyes or ears such as impaired sight or hearing?	❑ Yes ❑ No
11. Have you:	
a. had a chronic cough, significant weight change (more than 10 lbs. other than normal growth for children), chronic fatigue, diarrhea or enlarged glands within the past two years?	❑ Yes ❑ No
b. had an electrocardiogram, x-ray, blood test, urinalysis or any other diagnostic tests within the past 5 years?	❑ Yes ❑ No
c. ever been tested positive or been diagnosed as having HIV or AIDS?	❑ Yes ❑ No
d. consulted a medical practitioner or received hospital or sanitarium care in the past 5 years other than listed in Section 8?	❑ Yes ❑ No
e. been declined, postponed, limited or had a policy issued other than as applied for on any life, health or disability insurance or reinstatement thereof in the past 5 years?	❑ Yes ❑ No
f. had surgical procedure, been advised to have or contemplated any surgical procedure, operation or organ transplant within the past ten years?	❑ Yes ❑ No
g. been rejected, deferred or discharged by the armed forces for a physical or mental condition?	❑ Yes ❑ No
h. used (other than prescribed by a physician) narcotics, LSD, cocaine, amphetamines, barbiturates or marijuana; or been dependent upon or excessively used, alcohol, drugs or narcotics (whether prescribed by a physician or not); or been treated, or been advised to seek treatment or counseling for alcohol or drug usage; or been arrested or awaiting trial for DUI or substance violation?	❑ Yes ❑ No
i. had a driver's license revoked or suspended or ever been arrested or convicted for other than a misdemeanor; or had in the past two years two or more moving violations or two or more vehicle accidents?	❑ Yes ❑ No
j. engaged in or contemplated engaging in sky diving, racing, any other hazardous sport or any type of flying as a pilot or crew member in the past five years?	❑ Yes ❑ No
k. applied for or received any kind of benefits, pension or disability for any injury, sickness or impaired condition in the past five years?	❑ Yes ❑ No
l. had any application for any other life, health or disability income insurance now pending or contemplated with this company or any other company?	❑ Yes ❑ No
12. Are you:	
a. currently taking any medications? (indicate type and dosage in Section 14)	❑ Yes ❑ No
b. currently pregnant, if female? (If yes, include due date _____)	❑ Yes ❑ No
c. now under the observation of a medical practitioner or receiving any kind of medical treatment?	❑ Yes ❑ No
d. aware of any symptoms for which you have not yet consulted a medical practitioner?	❑ Yes ❑ No
13. Do your parents or siblings now have or had in the past: cancer, heart or kidney disease or any other hereditary disease prior to age 60? If yes, give details below.	❑ Yes ❑ No

Relationship	Age if living	Age at Death	Health Condition	Cause of Death

14. Details of "Yes" answers to any Questions:

Dates	Name and Address of Physician	Diagnosis	Treatment

I hereby apply for the insurance indicated above and I am submitting the first premium. I certify that the answers are true and accurate whether written by my own hand or not. I understand that my policy will not be effective until the later of: the date it is issued by the company as applied for and the premium paid; or the date of my written acceptance of the policy if issued other than applied for and the premium paid.

I declare that I have read and received a copy of the Fair Credit Reporting Act/MIB, Inc., Notice.

AUTHORIZATION

I hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, insurance company, or MIB, Inc. ("MIB"), or other organization, institution, or person, that has any records or knowledge of me or my dependents or our health, to give the United Home Life Insurance Company or its reinsurer(s) any such information. I further authorize United Home Life Insurance Company or its reinsurer(s) to make a brief report of my personal health information to MIB. I further authorize United Home Life Insurance Company or its reinsurer(s) to make a brief report of my personal health information to MIB.
I understand that I am giving permission to release medical information which may include treatment of physical and/or emotional illness, communicable diseases, alcohol or drug abuse treatment and/or HIV, AIDS, or AIDS-related information.

I understand that United Home Life Insurance Company may require that I submit to an HIV (HTL VIII) Screen; I authorize that test for underwriting purposes.

A photographic copy of this authorization shall be as valid as the original. This release may be used for any legitimate insurance purpose for up to two (2) years from the date the contract is issued.

WARNING

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud, which is a crime.

$_____ paid with application.

I hereby certify under penalties of perjury, that the tax identification number provided is true, correct and complete.

☐ I acknowledge receipt of the Terminal Illness Accelerated Benefit Disclosure Statement with a numerical illustration showing the effect of the accelerated benefit on the policy face amount.

Dated _____ (City) _____ (State) , this _____ day of _____ (Month) , _____ (Year)

X _____ Signature of Owner (if other than Proposed Insured)

X _____ Signature of Proposed Insured

X _____ Signature of Spouse (where required in community property states when a person other than policy Owner's spouse is named as Primary Beneficiary)

To the best of my knowledge and belief the applicant does ☐ does not ☐ have any existing life insurance policies or annuity contracts.

☐ I certify that I have provided the proposed insured a copy of the Terminal Illness Accelerated Benefit Disclosure Statement with a numerical illustration.

X _____ Printed Agent Name

X _____ Agent's Signature

Agent Code _____ Agent's E-Mail _____

Agent: Phone # _____ Fax# _____ License Identification Number (____) _____ State

Please select one:

Underwriting Information:

☐ Standard (Juvenile Age 0-17)

☐ Standard Tobacco

☐ Standard Non tobacco

☐ Preferred Non tobacco

AUTHORIZATION TO HONOR CHECKS
DRAWN BY THE UNITED HOME LIFE INSURANCE COMPANY, Indianapolis, Indiana

The initial modal premium **must** be quoted in Section 6 of the application.
We do not accept debit or credit cards.

Please select ONLY one option. Include a copy of voided check for bank draft.

☐ Draft my account for the first premium (initial premium may be drafted immediately upon submission of this application). Please draft subsequent premiums on the _____ day of each month.

☐ Draft my account for the first premium on: _____ . All subsequent drafts will occur on this same day each month.

☐ Do NOT draft my account for the first premium. The initial premium is attached, is being mailed, or will be collected on delivery. Please make check or money order payable to United Home Life Insurance Company. Do not leave Payee blank or make it payable to the agent. Please draft subsequent premiums on the _____ day of each month.

The policy may be placed on direct quarterly mode temporarily if we do not receive complete bank information or if there is a difference in premium quoted.

I understand that my policy will not be effective until the later of: the date it is issued by the company as applied for and the premium paid; or the date of my written acceptance of the policy if issued other than applied for and the premium paid.

Bank Name _____ Bank Address _____

As a convenience to me, I hereby request and authorize you to pay and charge to my account debit entries drawn on my account by and payable to the order of the United Home Life Insurance Company, Indianapolis, Indiana, provided there are sufficient collected funds in said account to pay the same upon presentation. I understand that I am personally liable for overdraft fees charged on said account if funds are not available at the designated date of withdrawal. I agree that your rights in respect to each such debit entry shall be the same as if it were a debit entry drawn on you and signed personally by me. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice, I agree that you shall be fully protected in honoring any such debit entry. I further agree that if any such debit entry be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

Account Number: _____ ☐ Checking ☐ Savings Routing Number: _____

Premium Payor's Printed Name: _____ Relationship to Insured: _____

Signature of Premium Payor: _____ Date: _____

In the event that a pre-printed void check or bank statement is not available, please complete the following information for account verification:

Financial Institution: _____ Phone Number: _____

Address: _____

I have personally verified that the above policy owner/payor has a current, active account.

Agent Name: _____ Agent #: _____

Agent Signature: _____ Date: _____

PLEASE DETACH AND GIVE TO APPLICANT

If you do not receive your Policy within 60 days from the date of your application, please write to **UNITED HOME LIFE INSURANCE COMPANY, P.O. Box 7192, Indianapolis, Indiana 46207-7192**

UNITED HOME LIFE INSURANCE COMPANY, Indianapolis, Indiana (Herein referred to as the Company)

All premium checks must be made payable to United Home Life Insurance Company. Do not make check payable to the agent or leave payee blank.

I understand that my policy will not be effective until the later of: the date it is issued by the company as applied for and the premium paid; or the date of my written acceptance of the policy if issued other than applied for and the premium paid.

RECEIPT

Received from _____ The sum of $ _____

Being the 1st premium of _____ mode

Type of proposed insurance _____ Amount of proposed insurance $ _____

This receipt shall be void if given for check or draft which is not honored on presentation.

Dated at _____ on _____ , _____
Month Day Year

Agent Signature _____

FAIR CREDIT REPORTING ACT/MIB, INC., NOTICE

In compliance with the provisions of the FAIR CREDIT REPORTING ACT, this notice is to inform you that in connection with your application for insurance an investigative consumer report may be prepared. Such a report includes information as to the consumer's character, general reputation, personal characteristics, and mode of living and is obtained through personal interviews with friends, neighbors, and associates of the consumer. Upon written request, a complete and accurate disclosure of the nature and scope of the report, if one is made, will be provided.

Information regarding your insurability will be treated as confidential. United Home Life Insurance Company or its reinsurer(s) may, however, make a brief report thereon to the MIB, Inc., a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal FAIR CREDIT REPORTING ACT. The address of MIB'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).

United Home Life Insurance Company or its reinsurer(s) 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. Information for consumers about MIB may be obtained on its website at www.mib.com.

IMPORTANT INFORMATION FOR VERIFYING IDENTIFICATION

To help fight the funding of terrorism and money-laundering activities, Federal law requires all financial institutions (including insurance companies) to obtain, verify and record information that identifies each person who engages in certain transactions. This means that when you apply for permanent life insurance or annuity products we will verify your name, residential address, date of birth, and other information that allows us to identify you. We may also ask to see your driver's license or passport.

Terminal Illness Accelerated Benefit Disclosure Statement

Benefits paid under this benefit may be taxable. If so, the Owner or Beneficiary may incur a tax obligation. As with all tax matters, a personal tax advisor should be consulted to assess the impact of this benefit.

Description of Benefits - This Benefit provides you with the right to access the Death Benefit (discounted at interest for one year)* on the life of the Insured if the Insured is diagnosed with a life expectancy of twelve (12) months or less.

There is no additional premium charge for the Terminal Illness Accelerated Benefit Rider.

Effect on the Policy - When the accelerated benefit is paid, the policy terminates.

Example - This example is for illustration only, uses a $100,000 policy and an interest rate of 7%.* **The amounts shown are not based on your specific policy.**

Accelerated Benefit Payment Amount equals the Death Benefit discounted at interest for one full year.

Death Benefit	$100,000.00
Less 7%	6,542.06
Accelerated Benefit	**$ 93,457.94**

*The interest rate used to discount this benefit is defined in Section A of your Terminal Illness Accelerated Benefit Rider.

Authorization for Release of Medical Information

United Home Life Insurance Company
P.O. Box 7192, Indianapolis IN 46207-7192

This authorization complies with the HIPAA Privacy Rule.

_____ _____ / _____ / _____

Name of proposed insured/patient **(please type or print)** Date of Birth

I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy or pharmacy benefit manager, medical facility, or other health care provider that has provided payment, treatment or services to me or on my behalf within the past 10 years ("My Providers") to disclose my entire medical record, prescription history, medications prescribed and any other protected health information concerning me to United Home Life Insurance Company. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose my entire medical record without restriction.

This protected health information is to be disclosed under this Authorization so that United Home Life Insurance Company may: 1) underwrite my application for coverage, make eligibility, risk rating, policy issuance and enrollment determinations; 2) obtain reinsurance; 3) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 4) administer coverage; and 5) conduct other legally permissible activities that relate to any coverage I have or have applied for with United Home Life Insurance Company.

This authorization shall remain in force for 30 months following the date of my signature below, and a copy of this authorization is as valid as the original. I understand that I have the right to revoke this authorization in writing, at any time, by providing written request for revocation to: United Home Life Insurance Company at P.O. Box 7192, Indianapolis IN 46207-7192, Attention: Director, Life Underwriting. I understand that a revocation is not effective to the extent that any of My Providers has already relied on this Authorization to disclose information about me or to the extent that United Home Life Insurance Company has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information that is disclosed pursuant to this authorization may be re-disclosed and no longer covered by federal rules governing privacy and confidentiality of health information.

I understand that My Providers may not refuse to provide treatment or payment for health care services if I refuse to sign this authorization. I further understand that if I refuse to sign this authorization to release my complete medical record, United Home Life Insurance Company may not be able to process my application, or if coverage has been issued may not be able to make any benefit payments. I understand that any authorized representative or I have received a copy of this authorization.

_____

Signature of Proposed Insured/Patient or Personal Representative Date

_____

Description of Personal Representative's Authority or Relationship to Patient

Authorization for Release of Medical Information

United Home Life Insurance Company
P.O. Box 7192, Indianapolis IN 46207-7192

This authorization complies with the HIPAA Privacy Rule.

_____ _____ / _____ / _____

Name of proposed insured/patient **(please type or print)** Date of Birth

I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy or pharmacy benefit manager, medical facility, or other health care provider that has provided payment, treatment or services to me or on my behalf within the past 10 years ("My Providers") to disclose my entire medical record, prescription history, medications prescribed and any other protected health information concerning me to United Home Life Insurance Company. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

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This protected health information is to be disclosed under this Authorization so that United Home Life Insurance Company may: 1) underwrite my application for coverage, make eligibility, risk rating, policy issuance and enrollment determinations; 2) obtain reinsurance; 3) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 4) administer coverage; and 5) conduct other legally permissible activities that relate to any coverage I have or have applied for with United Home Life Insurance Company.

This authorization shall remain in force for 30 months following the date of my signature below, and a copy of this authorization is as valid as the original. I understand that I have the right to revoke this authorization in writing, at any time, by providing written request for revocation to: United Home Life Insurance Company at P.O. Box 7192, Indianapolis IN 46207-7192, Attention: Director, Life Underwriting. I understand that a revocation is not effective to the extent that any of My Providers has already relied on this Authorization to disclose information about me or to the extent that United Home Life Insurance Company has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information that is disclosed pursuant to this authorization may be re-disclosed and no longer covered by federal rules governing privacy and confidentiality of health information.

I understand that My Providers may not refuse to provide treatment or payment for health care services if I refuse to sign this authorization. I further understand that if I refuse to sign this authorization to release my complete medical record, United Home Life Insurance Company may not be able to process my application, or if coverage has been issued may not be able to make any benefit payments. I understand that any authorized representative or I have received a copy of this authorization.

_____

Signature of Proposed Insured/Patient or Personal Representative Date

_____

Description of Personal Representative's Authority or Relationship to Patient

UNITED HOME LIFE INSURANCE COMPANY
P.O. Box 7192
Indianapolis, IN 46207-7192
Phone: (317) 692-7979 Fax: (317) 692-7711

IMPORTANT NOTICE:
REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interests. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions.

Do you have any existing insurance policies or annuities? _____YES _____NO

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? _____YES _____NO

2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? _____YES _____NO

   If you answered "yes" to either of the above questions, list each existing policy or contract you are contemplating replacing (including the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

	Insurer Name	Contract Or Policy #	Insured Or Annuitant	Replaced (R) Or Financing (F)
1.				
2.				
3.				

   Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

The existing policy or contract is being replaced because_____

I certify that the responses herein are, to the best of my knowledge, accurate:

_____ _____
Applicant's Signature and Printed Name Date

_____ _____
Producer's Signature and Printed Name Date

I do not want this notice read aloud to me. __(Applicants must initial only if they do not want the notice read aloud.)

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

PREMIUMS:
Are they affordable?
Could they change?
You're older – are premiums higher for the proposed new policy?
How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES:
New policies usually take longer to build cash values and to pay dividends.
Acquisition costs for the old policy may have been paid, you will incur costs for the new one.
What surrender charges do the policies have?
What expense and sales charges will you pay on the new policy?
Does the new policy provide more insurance coverage?

INSURABILITY:
If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
You may need a medical exam for a new policy.
Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:

How are premiums for both policies being paid?
How will the premiums on your existing policy be affected?
Will a loan be deducted from death benefits?
What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT:

Will you pay surrender charges on your old contract?
What are the interest rate guarantees for the new contract?
Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:

What are the tax consequences of buying the new policy?
Is this a tax free exchange? (See your tax advisor.)
Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
Will the existing insurer be willing to modify the old policy?
How does the quality and financial stability of the new company compare with your existing company?