ACCIDENTAL DEATH
WHOLE LIFE PROTECTOR

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

FAX Number: 317-692-7711
Telephone: 800-428-3001

Overnight Mail:
(FedEx or UPS Recommended)
United Home Life Insurance Company
225 South East St.
Indianapolis, IN 46202

Fax only once.

Agent Name: __________________________________________  Agent #: _______________________________
Agent Phone: _______________________________________  Agent Fax: _____________________________
Agent Email Address: ___________________________________________________________________________

Proposed Insured’s Name: ________________________________

Do you personally know the Proposed Insured? □ Yes □ No

Have you written insurance on the Proposed Insured in the past three (3) years? □ Yes □ No

Did you personally see all persons proposed for insurance? □ Yes □ No

Did you personally view a photo ID (driver’s license, passport) of the Owner and Proposed Insured? □ Yes □ No

If No, how was the application taken?
Solicited by: □ Mail □ Phone □ Internet □ Fax □ Other ____________________________________________ (Explain)

Did you identify any unusual behavior or suspicious activity by the Owner or Proposed Insured? □ Yes □ No

If Yes, please explain. _________________________________________________________________________
___________________________________________________________________________________________

Special Instructions to Agent on determining the base policy face amount:

To determine face amount of Whole Life Protector base policy (4.a. on page 1 of application), choose one of these options:

<table>
<thead>
<tr>
<th>Amounts Available</th>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Coverage (4.a.)</td>
<td>$125</td>
<td>$188</td>
<td>$250</td>
</tr>
<tr>
<td>Rider Coverage (4.b.)</td>
<td>$50,000</td>
<td>$75,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Annual Premium</td>
<td>$147.50</td>
<td>$196.25</td>
<td>$245.00</td>
</tr>
</tbody>
</table>

Special Instructions you want us to know: _______________________________________________________
___________________________________________________________________________________________
___________________________________________________________________________________________
___________________________________________________________________________________________
___________________________________________________________________________________________

MAIL POLICY TO:  □ Owner  □ Agent

200-792 6-17 (TX)
Important Reminders

1. Print legibly in English.
2. Keep original app until policy is issued.
3. If faxing, keep fax confirmation message that fax was successful.
4. If the replacement question is answered "Yes," ensure that the applicable replacement form(s) has been completed and included (if required).
5. Cash is not permitted for the payment of premium(s).
6. Signature of spouse is required in community property states when a person other than the Owner’s spouse is named as Primary Beneficiary with a Share % greater than 50.
7. The Fair Credit Reporting Act/MIB Notice and, if applicable, the Notice of Insurance Information Practices must be provided to the Proposed Insured. If applicable, the Notice of Insurance Information Practices must also be provided to the Owner.
8. If requesting an agent commission split because of multiple writing agents, please indicate each agent’s name, agent code, and the commission split percentage in the Special Instructions section. At least one writing agent is required to sign the application.
9. Appointment regulations vary by state. A few states require appointment before an application can be taken; several others require appointment within a period of days after an application is written. Contact the Home Office or check with your state to ensure compliance prior to taking an application.
### Whole Life Protector Application

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

#### SECTION 1 – Proposed Insured

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>Middle Initial</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Date of Birth (M-D-Y)</th>
<th>State of Birth</th>
<th>Marital Status</th>
<th>Social Security Number</th>
<th>U.S. Citizen: Yes</th>
<th>No</th>
</tr>
</thead>
</table>

If no, give immigration status/type of visa:

Street Address (Physical street address, not a P.O. Box)

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
</table>

Phone Number ( )

Billing Address (Owner’s P.O. Box if applicable)

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
</table>

#### SECTION 2 – Ownership (Complete only if Owner is other than Proposed Insured)

<table>
<thead>
<tr>
<th>Owner Name</th>
<th>Marital Status</th>
<th>Relationship</th>
<th>Social Security Number</th>
</tr>
</thead>
</table>

Owner Street Address (Physical street address, not a P.O. Box)

State Zip Code

Owner Email Address

Contingent Owner Name

<table>
<thead>
<tr>
<th>Relationship</th>
<th>Social Security Number</th>
</tr>
</thead>
</table>

#### SECTION 3 – Beneficiary(ies)

<table>
<thead>
<tr>
<th>Primary Beneficiary Name</th>
<th>Relationship</th>
<th>Social Security Number</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Age</th>
<th>Date of Birth (M-D-Y)</th>
<th>Social Security Number</th>
<th>Share %</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Primary Beneficiary Name</th>
<th>Relationship</th>
<th>Social Security Number</th>
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</thead>
</table>

<table>
<thead>
<tr>
<th>Age</th>
<th>Date of Birth (M-D-Y)</th>
<th>Social Security Number</th>
<th>Share %</th>
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</table>

<table>
<thead>
<tr>
<th>Contingent Beneficiary Name</th>
<th>Relationship</th>
<th>Social Security Number</th>
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</table>

<table>
<thead>
<tr>
<th>Age</th>
<th>Date of Birth (M-D-Y)</th>
<th>Social Security Number</th>
<th>Share %</th>
</tr>
</thead>
</table>

#### SECTION 4 – Plan of Insurance

4.a. Whole Life Protector – Base Policy $  
4.b. Accidental Death Benefit Rider $

#### SECTION 5 – Payment Information

Premium Mode: Annual  
Semi-Annual  
Quarterly  
Monthly EFT*  
Modal Premium Amount $  
$ paid with application.  
*If selected, complete EFT authorization form.

#### SECTION 6 – Other Insurance

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

#### SECTION 7 – Stranger Owned Life Insurance

Is there, or will there be, any agreement or understanding that provides for a party, other than the Owner, to obtain any interest in any policy issued on the life of the Proposed Insured as a result of this application? Yes  
No
SECTION 8 – Personal History Questions
In the past 3 years, have you had any participation in, or contemplate any future participation in any hazardous sport or aviation, or had your driver's license suspended or revoked, or in the past 5 years have you been convicted of operating a vehicle while intoxicated? If yes, does not qualify for plan.

SECTION 9 – Agreement/Acknowledgment
I hereby apply for the insurance indicated above and I am submitting the first premium. I have read (or have had read to me) all statements and answers recorded on this application, and I certify that the answers are true and accurate whether written by my own hand or not. I understand and agree that no information or knowledge obtained by any agent, medical examiner, or any other person in connection with this application shall be construed as having been made known to or binding upon United Home Life Insurance Company unless such information is in writing and made a part of this application. 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.

***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.

I hereby certify under penalties of perjury, that the tax identification number provided is true, correct, and complete.
SECTION 10 – Authorization

I hereby authorize any licensed physician, medical practitioner, hospital, clinic, pharmacy benefit manager, or other medical or medically related facility, electronic health record provider, medical information retrieval service, insurance company, MIB, Inc. ("MIB"), or other organization, institution, or person, that has any records or knowledge of me or my dependents, if they are to be insured, or our health, to give the United Home Life Insurance Company ("UHL") or its reinsurer(s) any such information. UHL may also disclose such information to reinsurers, MIB, persons or entities performing business, professional, or insurance functions for UHL or as may otherwise be legally allowed. I further authorize UHL 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.

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 of my signature below. I have a right to receive a copy of this authorization.

SECTION 11 – HIPAA Authorization

This authorization complies with the HIPAA Privacy Rule.

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 and its agents, employees, and representatives. United Home Life Insurance Company may disclose such information to reinsurers, the MIB, Inc., persons or entities performing business, professional or insurance functions for United Home Life Insurance Company or as may otherwise be legally allowed. 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 24 months following the date of my signature below, and a copy, image, or facsimile of this authorization is relate to any coverage I have or have applied for with United Home Life Insurance Company.

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 have a right to receive a copy of this authorization.

SECTION 12 – Signatures

<table>
<thead>
<tr>
<th>Signature applies to Sections 1 through 11. Review before signing.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dated at ___________________ , this ___________________ day of __________________ , __________________</td>
</tr>
<tr>
<td>City State Month Year</td>
</tr>
<tr>
<td>Signature of Proposed Insured or personal representative</td>
</tr>
<tr>
<td>Description of personal representative’s authority to act</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Signature of Owner (If other than Proposed Insured)</th>
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<tr>
<th>Signature of Spouse (where required in community property states when a person other than the Owner's spouse is named as Primary Beneficiary with a Share % greater than 50)</th>
</tr>
</thead>
</table>

SECTION 13 – Agent’s Certification and Signature

<table>
<thead>
<tr>
<th>To the best of my knowledge and belief the applicant does ☐ does not ☐ have any existing life insurance policies or annuity contracts.</th>
</tr>
</thead>
<tbody>
<tr>
<td>X __________________________________________________________________________</td>
</tr>
<tr>
<td>Printed Agent Name ____________________________________________________ X __________________________</td>
</tr>
<tr>
<td>Agent’s Signature __________________________________________________________________________</td>
</tr>
<tr>
<td>Agent Code __________________________ __________________________________________________________________________</td>
</tr>
<tr>
<td>Agent’s E-Mail __________________________________________________________________________</td>
</tr>
<tr>
<td>Agent: Phone # __________________________ Fax# __________________________ License Identification Number ( ) __________________________</td>
</tr>
<tr>
<td>State __________________________________________________________________________</td>
</tr>
</tbody>
</table>

200-792A 6-17 (TX) 3
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. Do not pay with cash.

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 not-for-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.

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.
# ELECTRONIC FUND TRANSFER (EFT) AUTHORIZATION FORM

225 South East Street • P.O. Box 7192 • Indianapolis, IN 46207-7192
Phone: 1-800-428-3001
Fax: New Policy Application: 317-692-7711
Fax: Existing In Force Policy: 317-692-8402

## Section 1 – Financial Institution Information - Always Complete This Section

<table>
<thead>
<tr>
<th>Financial Institution Name</th>
<th>Financial Institution Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Routing Number</th>
<th>Type of Account (check one)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>☐ Checking ☐ Savings</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Account Holder Printed Name</th>
<th>Relationship if other than Owner</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Section 2 – Complete This Section For A New Policy Application

The initial modal premium must be quoted in the payment information section of the application. We do not accept debit or credit cards at the time of application. **I understand that the 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 the Owner's written acceptance of the policy if issued other than applied for and the premium paid.**

1. Draft my account for the **first** premium (check one):
   - ☐ Immediately upon receipt of the application in the Home Office.
   - ☐ On the date of issue (policy date).
   - ☐ On the [☐ 2nd ☐ 3rd ☐ 4th] (month & day). Choose any day between the 1st and the 28th.
   - ☐ Do NOT draft my account for the first premium. The first premium is attached, is being mailed, or will be collected on delivery. The Company name should appear as the Payee. Do not leave the Payee field blank, do not make payable to the agent, and do not postdate. Do not pay with cash.

2. Unless indicated below all **subsequent** premiums will be drafted on the same day each month as the **first** premium.

   Draft subsequent premiums on the _____ (1st – 28th) day of each month.

## Section 3 – Complete This Section For An Existing In Force Policy

<table>
<thead>
<tr>
<th>Name of Insured</th>
<th>Policy Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Requested draft day _____ (1st – 28th) OR the [☐ 2nd ☐ 3rd ☐ 4th] (check one) Wednesday of each month. If day is not specified, the draft day will be based upon the date of issue (policy date).

## Section 4 – Authorization – Always Complete This Section

I request and authorize my financial institution to honor deductions from my account that are initiated by United Home Life Insurance Company or United Farm Family Life Insurance Company (the “Company”) for the current policy premium, including policy renewals and/or changes. By signing below, I authorize the Company to receive information from the financial institution named so my account number and routing number may be verified.

I understand and agree that the Company is not responsible for any charges from my financial institution and that a dishonored deduction will not be resubmitted and may cause the policy to lapse for non-payment of premium. I may terminate this EFT Authorization by giving 15 days prior written notice to the Company. The Company may terminate this EFT Authorization agreement upon any deduction returned as dishonored, or upon 15 days prior written notice.

<table>
<thead>
<tr>
<th>Account Holder Signature</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## HOME OFFICE USE ONLY

Call Representative/ACID: ____________________________
Date: __________
Time: __________
Call ID#: ____________________________

200-188 2-17
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:

<table>
<thead>
<tr>
<th>Insurer Name</th>
<th>Contract Or Policy #</th>
<th>Insured Or Annuitant</th>
<th>Replaced (R) Or Financing (F)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
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<tr>
<td>2.</td>
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<tr>
<td>3.</td>
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</tr>
</tbody>
</table>

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?
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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:

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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?
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:

<table>
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<tr>
<th>Insurer Name</th>
<th>Contract Or Policy #</th>
<th>Insured Or Annuitant</th>
<th>Replaced (R) Or Financing (F)</th>
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_________________________ ____________________________
Applicant’s Signature and Printed Name          Date

_________________________ ____________________________
Producer’s Signature and Printed Name          Date

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- How does the quality and financial stability of the new company compare with your existing company?
Producer Replacement Acknowledgement Form
(Complete this form only if a replacement is involved)

____________________________________
Applicant’s Name (printed)

I only used Company approved, either preprinted or electronically generated, sales materials in connection with the solicitation of this application.

I left a copy of any preprinted material(s) with the applicant. I either left a copy of any electronically presented material with the applicant or I will deliver a copy to the policy owner no later than when the policy is delivered.

_________________________________________
Producer’s Signature Date

_________________________________________
Producer’s Name (printed)