



Toll Free: 1-800-276-7619, Ext. 4264

AssureLINK Address: <http://assurelink.assurity.com>

## Arizona Application for Life Insurance

This application includes all forms needed to apply for Life Insurance.  
This application does not include the Disability Income or Critical Illness section(s).

Thank you for your interest in writing business with Assurity Life Insurance Company.

**You may write a Disability Income or Critical Illness application\* in combination with this Life application. In addition to this application, simply complete the appropriate Disability Income or Critical Illness section(s) obtained from AssureLINK or from a Disability Income or Critical Illness application. The advantages of writing a combined application are:**

- answer medical questions once
- reviewed by Underwriting once
- scheduling one medical exam
- achieve two/three sales with one visit

To enable us to process your application more quickly, please review the following checklist:

- ✓ For Disability Income and Critical Illness Products, the application should coincide with the **state in which the policy Owner resides** for the states listed below. (For Disability applications, the Proposed Insured and the policy Owner must be the same person.)

Disability Income (Form A-D109): CA, FL

Simplified Critical Illness (Form CI 005): AR, CO, FL, ID, ME, MN, MT, NH, ND, OK, PA, UT, WV

Critical Illness (Form CI 007): AR, ID, ME, MT, NC, ND, OK, PA, UT, WV

All other applications should coincide with the **state where the application is signed**. State specific applications and state forms can be found on AssureLINK.

- ✓ To comply with state regulations and protect your interest, you must be properly licensed and appointed by Assurity **in the state coinciding with the application used**.
- ✓ Print the application in black ink for faxing and photocopying purposes.
- ✓ Please verify that all questions on the application are answered. Obtain all required signatures.
- ✓ Have the Proposed Insured initial any changes. (Corrections with white correction fluid/tape are not acceptable.)
- ✓ Comply with all state regulations
  1. NAIC Model Illustration or disclosure statement must accompany any whole life application.
  2. Complete all other pertinent and applicable forms padded together in this application.

If faxing an application directly to the Home Office, fax to (877) 864-6630.

- ✓ If mailing directly to the Home Office, address to:  
**Assurity Life Insurance Company**  
Attn: New Business Unit  
PO Box 82533  
Lincoln NE 68501-2533

**TO CHECK THE STATUS OF AN APPLICATION, ASK QUESTIONS RELATING TO UNDERWRITING (INCLUDING "WHAT IF" SCENARIOS) CALL TOLL FREE 800-276-7619, EXT. 4264 OR EMAIL TO [underwriting@assurity.com](mailto:underwriting@assurity.com).**



**1. PROPOSED INSURED**

Legal Name <i>First Middle Last</i>			Date of Birth <i>(MM/DD/YYYY)</i> / /	
Social Security No.	<input type="checkbox"/> Male <input type="checkbox"/> Female	E-mail		Age
Home Address <i>Street Address City State ZIP+4</i>				
Personal Phone No. ( )	Birth State/Country	Height ft. in.	Weight lbs.	
Has the Proposed Insured ever used any form of tobacco or nicotine-based products, or substitutes such as patches or gum? ..... <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, please list type and last date of use <i>(MM/DD/YYYY)</i> / /				
Is the Proposed Insured a United States citizen, or does the Proposed Insured have permanent resident ( <i>green card</i> ) status? ..... <input type="checkbox"/> Yes <input type="checkbox"/> No				
Does the Proposed Insured have a valid driver's license? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, please list state of issue and number				
Is the Proposed Insured currently working at least 30 hours per week in primary occupation? <input type="checkbox"/> Yes <input type="checkbox"/> No Length of employment <i>Years Months</i> /				
Primary Employer	Employer's Address <i>Street Address City State ZIP+4</i>			
Full-time Employment <i>Occupation Duties</i>	Part-time Employment <i>Occupation Duties</i>			
Gross monthly income \$	If self-employed, net monthly income \$			

**2. POLICYOWNER (Policyowner is the Proposed Insured unless otherwise indicated)**

**If Ownership is a trust, complete the Trust Information/Additional Beneficiary form rather than this section.**

Legal Name <i>First Middle Last</i>			Date of Birth <i>(MM/DD/YYYY)</i> / /	
Social Security No.	Relationship to Insured	Birth State/Country		
Home Address <i>Street Address City State ZIP+4</i>	E-mail Address			
Contingent Owner's Name <i>First Middle Last</i>	Contingent Owner's Relationship to Insured			

**3. BENEFICIARIES (Do not complete if applying for Reversionary Annuity or Disability Income coverage)**

**If Beneficiary is a trust, complete the Trust Information/Additional Beneficiary form rather than this section.**

Primary Beneficiary Name <i>(First, Middle, Last)</i>	Relationship	Soc. Sec. No.	Date of Birth	Share %
			/ /	
			/ /	
			/ /	
Contingent Beneficiary Name <i>(First, Middle, Last)</i>	Relationship	Soc. Sec. No.	Date of Birth	Share %
			/ /	
			/ /	
			/ /	

**4. PREMIUM PAYMENT MODE**

Annual       Semi-Annual       Quarterly  
 Monthly *(Automatic Bank Withdrawal)*       Monthly *(Credit Card)*       List Bill

Payor Name <i>First Middle Last</i>	Billing Address <i>Street Address City State ZIP+4</i>
Secondary Payor Info. <i>First Middle Last</i>	Billing Address <i>Street Address City State ZIP+4</i>





5. PROPOSED JOINT INSURED										
Legal Name			<i>First</i>		<i>Middle</i>		<i>Last</i>		Date of Birth	
									(MM/DD/YYYY) / /	
Social Security No.			<input type="checkbox"/> Male <input type="checkbox"/> Female		E-Mail				Age	
Home Address			<i>Street Address</i>		<i>City</i>		<i>State</i>		<i>ZIP+4</i>	
Personal Phone No. ( )			Birth State/Country				Height ft. in.		Weight lbs.	
Has the Proposed Insured ever used any form of tobacco or nicotine-based products, or substitutes such as patches or gum? ..... <input type="checkbox"/> Yes <input type="checkbox"/> No										
If YES, please list type and last date of use (MM/DD/YYYY) / /										
Is the Proposed Insured a United States citizen, or does the Proposed Insured have permanent resident ( <i>green card</i> ) status? ..... <input type="checkbox"/> Yes <input type="checkbox"/> No										
Does the Proposed Insured have a valid driver's license? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, please list state of issue and number										
Is the Proposed Insured currently working at least 30 hours per week in primary occupation? <input type="checkbox"/> Yes <input type="checkbox"/> No Length of employment <i>Years</i> / <i>Months</i>										
Primary Employer			Employer's Address		<i>Street Address</i>		<i>City</i>		<i>State</i> <i>ZIP+4</i>	
Full-time Employment			<i>Occupation</i> <i>Duties</i>		Part-time Employment			<i>Occupation</i> <i>Duties</i>		
Gross monthly income \$					If self-employed, net monthly income \$					





## GENERAL SECTION

Please answer the following questions:

1. Does any Proposed Insured belong to or intend to join the National Guard or military? .....  Yes  No  
 If YES, please explain: \_\_\_\_\_

2. During the past **5 years** or within the next **12 months** (If YES to any of the following, please complete and return the Avocation Questionnaire):

a. Has any Proposed Insured flown other than as a fare-paying passenger, or is any Proposed Insured contemplating flying as a pilot, crew member or student? .....  Yes  No

b. Has any Proposed Insured participated in, or contemplated participation in, any hazardous sport or activities? .....  Yes  No  
 If YES, check all that apply:  Skin/Scuba Diving  Bungee Jumping  Skydiving/Parachuting/Hang Gliding  
 Motor-powered Racing  Boxing  Rodeo  Professional, Semi-professional or Club Sports  
 Cave Exploration  Mountain/Rock/Ice Climbing  Hot Air Ballooning

3. During the next **12 months**, does any Proposed Insured contemplate residence or travel outside of the United States? .....  Yes  No  
 If YES, please explain: \_\_\_\_\_

4. During the past **12 months**, has any Proposed Insured had a change in weight of more than 10 pounds? .....  Yes  No  
 If YES, please list Proposed Insured's name, amount of weight change and reason for change:  
 \_\_\_\_\_

5. During the past **5 years**, has any Proposed Insured:

a. Had a life, health or hospital expense insurance application postponed, rated up, rideder or declined, or had insurance renewal or reinstatement refused? .....  Yes  No  
 If YES, please explain: \_\_\_\_\_

b. Received benefit payments for accident or sickness, or applied to any government or insurance organization for such benefits? .....  Yes  No  
 If YES, please explain: \_\_\_\_\_

6. Is any Proposed Insured currently negotiating for other insurance coverage? .....  Yes  No  
 If YES, please explain: \_\_\_\_\_

7. During the past **5 years**, has any Proposed Insured:

a. Had their driver's license suspended or revoked, been convicted of or pleaded "guilty" or "no contest" to driving under the influence (DUI/DWI), or had more than 3 moving violations? .....  Yes  No  
 If YES, please explain: \_\_\_\_\_

b. Been convicted of a felony? .....  Yes  No  
 If YES, please explain: \_\_\_\_\_

8. Is any Proposed Insured currently on probation? .....  Yes  No  
 If YES, please list Proposed Insured's name, reason for probation and length of probationary period:  
 \_\_\_\_\_

9. If this insurance is issued, will it replace, modify or borrow against existing or pending coverage? .....  Yes  No  
 If YES, and applying for health coverage, please complete and return the appropriate State Replacement Form.

10. Does any Proposed Insured have other insurance coverage in force? .....  Yes  No  
 If YES, please provide details below. If applying for life coverage, complete and return the appropriate State Replacement Form.

Company Name	Policy No.	Individual (I) Group (G)	Benefits (monthly benefit and benefit period for DI or face amount for Life)	Issue Date (MM/DD/YYYY)	DI Coverage Only	
					Coordinates w/ Soc. Sec.?	Employer Paid?
		<input type="checkbox"/> I <input type="checkbox"/> G		/ /	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> I <input type="checkbox"/> G		/ /	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> I <input type="checkbox"/> G		/ /	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



## HEALTH SECTION

Please answer the following questions. If YES to any of the following, please provide details on page 2.

1. Has any Proposed Insured **ever** consulted with or been diagnosed, treated, hospitalized or prescribed medication by a medical professional for any of the following:
- a. Heart disorder, including a heart attack (*myocardial infarction*), angina, irregular heartbeat or abnormal heart rhythm (*arrhythmia*), chest pain, hypertension (*high blood pressure*), heart murmur, any blockage or narrowing of the arteries, any aneurysm, stroke or transient ischemic attack (*TIA or mini-stroke*), or rheumatic fever? .....  Yes  No
  - b. Diabetes, high blood sugar or sugar in the urine, anemia, blood or platelet disorders, elevated cholesterol, liver disease, hemophilia, kidney disease (*other than kidney stones*), protein or blood in the urine, Crohn's disease, ulcerative colitis, disease or disorder of the stomach, gall bladder, bladder or prostate, other intestinal or digestive tract disease, or pancreatitis? .....  Yes  No
  - c. Internal cancer or tumor, cyst, melanoma, lymphoma, leukemia, disorder of lymph nodes or any glandular disorder? .....  Yes  No
  - d. Alzheimer's disease, dementia, memory loss, seizures, mental retardation (*including Down's syndrome*), multiple sclerosis (*MS*), muscular dystrophy (*MD*), Parkinson's disease, amyotrophic lateral sclerosis (*ALS*), any brain or nervous system disorder, cerebral palsy or any form of muscular atrophy?.....  Yes  No
  - e. Sleep apnea, cystic fibrosis, emphysema or chronic obstructive pulmonary disease (*COPD*), shortness of breath, asthma or other respiratory disorder, rheumatoid arthritis, paralysis or connective tissue disorder (*lupus or scleroderma*)? .....  Yes  No
  - f. Dizziness, fainting spells, anxiety, depression, eating disorders or any other psychological or emotional disorder? .....  Yes  No
  - g. Arthritis, rheumatism or any disease or disorder of the back, spine, bones, joints or muscles? .....  Yes  No
  - h. Varicose veins, varicose ulcer or phlebitis, syphilis or a hernia? .....  Yes  No
  - i. Any disease or disorder of the eyes, ears, nose or throat? .....  Yes  No
  - j. Any other illness or injury requiring medical attention or blood transfusions? .....  Yes  No

2. During the past **5 years**, has any Proposed Insured:
- a. Been a patient in any hospital, clinic, dependency program, halfway house or other medical facility?.....  Yes  No
  - b. Used controlled substances such as cocaine, heroin, amphetamines, barbiturates, hallucinogens or any other controlled substance not prescribed by a physician? .....  Yes  No
  - c. Been treated by a physician, or advised by a physician to seek treatment, for drug or alcohol use? .....  Yes  No
  - d. Been advised to have any test (*except HIV tests*), treatment, surgery, hospitalization or consultation with a medical professional which has not been completed, or for which results have not been received?.....  Yes  No
  - e. Had any special examinations or laboratory tests such as X-rays, electrocardiograms, blood tests (*other than AIDS-related blood tests*) or urine tests? .....  Yes  No

3. Has any Proposed Insured **ever** been diagnosed or treated by a medical professional for acquired immune deficiency syndrome (*AIDS*), AIDS-related complex (*ARC*) or antibodies to human T-lymphotropic virus type III (*HTLV*); or had a positive test for human immunodeficiency virus (*HIV*) antibodies? .....  Yes  No

4. Has any Proposed Insured had a natural parent or sibling who was diagnosed with or died of cancer, heart disease or diabetes prior to the age of 60? If YES, please identify family member, relationship to Proposed Insured, disorder and age at death. ....  Yes  No
- \_\_\_\_\_

5. a. Has any Proposed Insured **ever** had any disorder of any genital or reproductive organ, or had a miscarriage, stillbirth or Caesarean section? .....  Yes  No
- b. Is any Proposed Insured currently pregnant? .....  Yes  No
- If YES, date child is expected (*MM/DD/YYYY*) \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**DETAILS:** Enter complete details from questions #1-5 on page 2. If more space is needed, attach additional Supplemental Information form.





# LIFE PRODUCT SECTION

## TERM LIFE INSURANCE

Base Amount \$ \_\_\_\_\_ Number of years for policy:  10-Year  15-Year  20-Year  30-Year

### ADDITIONAL BENEFITS AVAILABLE ON TERM LIFE—Check benefit(s) desired and indicate amount requested where applicable.

- |   |   |
|---|---|
| <input type="checkbox"/> Disability Waiver of Premium Benefit Rider                                     | <input type="checkbox"/> Other Insured Term Insurance Benefit Rider <i>(complete next page)</i> \$ _____                          |
| <input type="checkbox"/> Monthly Disability Income Rider for Primary Insured \$ _____ mo. benefit       | <input type="checkbox"/> Monthly Disability Income Rider for Other Insured <i>(complete next page)</i> \$ _____ mo. benefit       |
| <input type="checkbox"/> Accident Only Disability Income Rider for Primary Insured \$ _____ mo. benefit | <input type="checkbox"/> Accident Only Disability Income Rider for Other Insured <i>(complete next page)</i> \$ _____ mo. benefit |
| <input type="checkbox"/> Critical Illness Benefit Rider for Primary Insured \$ _____                    | <input type="checkbox"/> Critical Illness Benefit Rider-Other Insured <i>(complete next page)</i> \$ _____                        |
| <input type="checkbox"/> Children's Term Insurance Rider <i>(complete next page)</i> _____ units        | <input type="checkbox"/> Return of Premium Benefit Rider  |

## WHOLE LIFE INSURANCE

Base Amount \$ \_\_\_\_\_

If cash value is available, should the Automatic Premium Loan (APL) provision be made effective? *(If no option chosen, APL will apply.)*  Yes  No

**Nonforfeiture Option:** *(If no option chosen, ETI will apply)*  Extended Term Insurance (ETI)  Reduce Paid-Up Insurance (RPU)

**Dividend Option:** *(If no option chosen, PUA will apply)*  Paid-up Additions (PUA)  Accumulate at Interest  Reduced Premium/PUA  
 Reduce Premiums/Cash  Paid in Cash

### ADDITIONAL BENEFITS AVAILABLE ON WHOLE LIFE—Check benefit(s) desired and indicate amount requested where applicable.

- |   |   |
|---|---|
| <input type="checkbox"/> Disability Waiver of Premium Benefit Rider   | <input type="checkbox"/> Protected Insurability Benefit Rider \$ _____  |
| <input type="checkbox"/> Monthly Disability Income Rider for Primary Insured \$ _____ mo. benefit   | <input type="checkbox"/> Monthly Disability Income Rider for Other Insured <i>(complete next page)</i> \$ _____ mo. benefit       |
| <input type="checkbox"/> Accident Only Disability Income Rider for Primary Insured \$ _____ mo. benefit   | <input type="checkbox"/> Accident Only Disability Income Rider for Other Insured <i>(complete next page)</i> \$ _____ mo. benefit |
| <input type="checkbox"/> Critical Illness Benefit Rider for Primary Insured \$ _____  | <input type="checkbox"/> Critical Illness Benefit Rider-Other Insured <i>(complete next page)</i> \$ _____                        |
| <input type="checkbox"/> Children's Term Insurance Rider <i>(complete next page)</i> _____ units  | <input type="checkbox"/> Accidental Death Benefit Rider \$ _____  |
| <input type="checkbox"/> Level Term Insurance Benefit Rider for Primary Insured <i>(Select only one):</i>   | <input type="checkbox"/> 10-Year <input type="checkbox"/> 20-Year \$ _____  |
| <input type="checkbox"/> Level Term Insurance Benefit Rider — Other Insured <i>(Select only one):</i>   | <input type="checkbox"/> 10-Year <input type="checkbox"/> 20-Year \$ _____  |
| <input type="checkbox"/> Payor Benefit Rider <i>(Complete Health Section for Payor)</i> Payor Name _____ DOB ____ / ____ / ____ <input type="checkbox"/> M <input type="checkbox"/> F |   |
| <input type="checkbox"/> Paid-Up Additions Rider (VER) <input type="checkbox"/> Periodic Premiums \$ _____ <input type="checkbox"/> Single Premium \$ _____                           |   |

## SINGLE PREMIUM WHOLE LIFE INSURANCE

Base Amount \$ \_\_\_\_\_

**Dividend Option:** *(If no option chosen, PUA will apply)*  Paid-Up Additions (PUA)  Accumulate at Interest  Paid in Cash



**LIFE PRODUCT SECTION (continued)**

Information	Other Insured	Child Rider No. 1	Child Rider No. 2	Child Rider No. 3
Legal Name <i>(First, Middle, Last)</i>				
Date of Birth <i>(MM/DD/YYYY)</i>	/ /	/ /	/ /	/ /
Age				
Social Security No.				
Birth State/Country				
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Height/Weight	ft.    in. /    lbs.	ft.    in. /    lbs.	ft.    in. /    lbs.	ft.    in. /    lbs.
Residing with Proposed Insured		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Relationship to Proposed Insured				
Employer				
Occupation				
Gross monthly income	\$			
If self-employed, net mo. income	\$			
Has the Other Insured ever used any form of tobacco or nicotine-based products, or substitutes such as patches or gum? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>(Not applicable to Child Riders.)</i>				
If YES, please list type		and last date of use <i>(MM/DD/YYYY)</i>	/	/



## PRIMARY PHYSICIAN INFORMATION

Name \_\_\_\_\_  
*First Middle Last*

Address \_\_\_\_\_  
*Street Address Suite*

\_\_\_\_\_ *City State ZIP+4*

Phone No. ( ) \_\_\_\_\_ Fax No. ( ) \_\_\_\_\_

Date last consulted (MM/DD/YYYY) \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Reason for consultation \_\_\_\_\_

Results \_\_\_\_\_

## AGREEMENT

I (We) have read the above questions and answers and declare that they are complete and true to the best of my (our) knowledge and belief. I (We) agree that this application shall form a part of the policy if attached thereto.

I (We) agree that:

- In the event the first full premium on the policy applied for is paid upon the date of this application, the insurance under such policy shall take effect as provided in the Conditional Receipt delivered by the Company's agent in exchange for such payment.
- In the event the first full premium on the policy applied for is not paid upon the date of this application, the insurance under such policy shall not take effect unless: a) The application is approved by the Company at its home office, b) Such policy is issued and delivered to the Proposed Insured/ Owner, and c) Such first full premium is paid during the Proposed Insured's lifetime and continued good health and the life and continued good health of any other person(s) covered under the policy. When such approval, issue, delivery and payment have occurred, the insurance under such policy shall take effect as of the date of issue specified in the policy.
- No agent or medical examiner is authorized or has power to change or waive any term, provision or condition of this application, the Conditional Receipt or the policy applied for, or to pass upon or approve insurability of any person for whom insurance is applied for.

**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 shall also be subject to a substantial civil penalty where and to the extent allowed by state law.**

**Substitute Form W-9 information (Request for Taxpayer Identification Number and Certification): I, the Owner (or each Joint Owner), certify under penalties of perjury that the number shown is my correct Taxpayer Identification Number. I am not subject to backup withholding due to failure to report interest and dividend income, and I am a U.S. Person (including a U.S. resident alien). The Internal Revenue Service does not require my consent to any provision of this document other than the certification required to avoid backup withholding.**

Signed at \_\_\_\_\_ on \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_  
*City State Date (MM/DD/YYYY)*

\_\_\_\_\_  
*Signature of Proposed Insured*

\_\_\_\_\_  
*Signature of Additional Proposed Insured*

\_\_\_\_\_  
*Signature of Additional Proposed Insured*

\_\_\_\_\_  
*Signature of Parent/Guardian of Minor Child*

\_\_\_\_\_  
*Signature of Owner(s) (If other than Proposed Insured)*

\_\_\_\_\_  
*Signature of Beneficiary (If applying for Reversionary Annuity)*

\_\_\_\_\_  
*Signature of Licensed Agent*

\_\_\_\_\_  
*Print Agent Name and Agent No.*







\_\_\_\_\_  
*Name of Applicant/Insured/Claimant (Please print)*

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
*Date of Birth (MM/DD/YYYY)*

\_\_\_\_\_  
*Name of Additional Applicant/Insured/Claimant (Please print)*

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
*Date of Birth (MM/DD/YYYY)*

Applicant/Insured/Claimant Child(ren)			
Name	Date of Birth	Name	Date of Birth
_____	_____	_____	_____
_____	_____	_____	_____

I, on behalf of myself or the person named above (*Individual*), authorize any licensed physician, medical practitioner, hospital, clinic, pharmacy or pharmacy benefit manager, records custodians, other medical or medically related facility, insurance or reinsurance company, the Medical Information Bureau (*MIB*), consumer reporting agency, clearinghouse, employer or other organization or person that has any records or knowledge of the Individual or their health to disclose to Assurity Life Insurance Company (*Assurity*), its reinsurers and/or consumer reporting agencies and their authorized representatives (*provided, however, consumer reporting agencies may not collect information under this authorization from the MIB*):

- Information as to diagnosis, treatment and prognosis pertaining to medical history, mental or physical condition, pharmacy and/or prescription drug records, or treatment and information pertaining to mode of living (*except as may be related directly or indirectly to sexual orientation*), occupation, finances, avocations and other characteristics.
- Information on the diagnosis or treatment of human immunodeficiency virus (*HIV*) infection and sexually transmitted diseases (**Except information about human immunodeficiency virus (*HIV*) infection for Individuals residing in Maine or Vermont.** For residents of Maine: this authorization excludes disclosure of the results of a test for HIV if the Individual has tested HIV positive but has not developed symptoms of the disease AIDS. Such test results shall not be discovered or published. Nothing in this caveat will prohibit this authorization from including the fact that the Individual has AIDS. For residents of Vermont: this authorization excludes the release of any information about previously administered tests for HIV antibodies, T-cell counts, AIDS or ARC. The Individual is NOT authorizing Assurity to forward the results from any new test requested by Assurity to any outside, non-affiliated company or any entity not under specific contract to perform underwriting services.
- Information on diagnosis and treatment for alcohol, drug and tobacco use, and mental illness. Excluded are psychotherapy notes, but included are medication prescription and monitoring, counseling session start and stop times, the modalities and frequencies of treatment furnished, results of clinical tests and any summary of the following items: diagnosis, functional status, treatment plan, symptoms, prognosis and progress to date.
- Information provided on applications to obtain driving records and credit information. The records obtained will be used to determine eligibility for insurance, including additional coverage to an existing policy. I authorize the release of any information contained in credit reports and driving records, including but not limited to information on motor vehicle accidents and/or violations.

I understand that this information may be released by Assurity and/or its reinsurers to their consulting physicians, their attorneys, the MIB and to other insurance companies in which the Individual has policies or to whom applications may be made, or to whom claims for benefits have been made or may be submitted.

By my signature below, I acknowledge that any agreements I have made to restrict protected health information of the Individual do not apply to this authorization, and I instruct any licensed physician, medical practitioner, hospital, clinic, pharmacy or pharmacy benefit manager, records custodians, other medical or medically related facility, insurance or reinsurance company, the Medical Information Bureau (*MIB*), consumer reporting agency, clearinghouse, employer or other organization or person that has any records or knowledge of the Individual or their health to release and disclose the Individual's entire medical record as described above without restriction. The medical information so acquired will be used to determine eligibility for insurance, including additional coverage to an existing policy and/or eligibility for benefits under a policy. I understand that this information may be subject to re-disclosure by Assurity and may no longer be protected by the federal rules governing privacy of health information, and that this information may only be redisclosed in accordance with other applicable laws or regulations.

This authorization is valid for twenty-four (24) months from the date of signature below (**Except for residents of Arizona, authorization to disclose HIV-related information is valid for 180 days from the date of the signature below**), for collecting information in connection with an application for an insurance policy, policy reinstatement or claim. A copy of this authorization is as valid as the original. I understand that I, or my authorized representative, will receive a copy of this authorization if requested. I understand that I have the right to revoke this authorization at any time by providing written notice to Assurity. I understand that a revocation is not effective to the extent that action has been taken in reliance on this authorization. I further understand that if I refuse to sign this authorization, Assurity may not be able to process this application, or if coverage has been issued, may not be able to make any benefit payments.

**This authorization complies with the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule.**

\_\_\_\_\_  
*Date (MM/DD/YYYY)*

\_\_\_\_\_  
*Signature of Applicant/Insured/Claimant, Legal Representative or Parent of Child(ren) under age 18*

\_\_\_\_\_  
*Signature of Additional Applicant/Insured/Claimant or Legal Representative*

\_\_\_\_\_  
*Signature of Applicant/Insured/Claimant Child (if age 18 or older)*

\_\_\_\_\_  
*Description of Legal Representative's Authority for Applicant/Insured/Claimant (please indicate which Individual is represented)*





## MIB Pre-Notice

Information regarding your insurability will be treated as confidential. Assurity or its reinsurers may, however, make a brief report thereon to the MIB Inc., formerly known as the Medical Information Bureau, a non-profit membership organization of 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 in your file. Please contact MIB at (866) 692-6901 (TTY 866-346-3642). If you question the accuracy of the information in MIB's file, you may contact MIB to seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the MIB's information office is 50 Braintree Hill Park, Ste. 400, Braintree, MA 02184-8734.

Assurity, or its reinsurers, may also release information from its file to other 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 Web site at [www.mib.com](http://www.mib.com).

## Insurance Information Practices

To issue an insurance policy, we need to obtain information about you. Some of that information will come from you, and some will come from other sources. This information may in certain circumstances be disclosed to third parties without your specific authorization as permitted or required by law. You have the right to access and correct this information, except information that relates to a claim or a civil or criminal proceeding.

Upon your written request, Assurity will provide you with a more detailed written notice explaining the types of information that may be collected, the types of sources and investigative techniques that may be used, the types of disclosures that may be made and the circumstances under which they may be made without your authorization, a description of your rights to access and correct information and the role of insurance support organizations with regard to your information.

If you desire additional information on insurance information practices, please direct your requests to Assurity Life Insurance Company, P.O. Box 82533, Lincoln, NE 68501-2533.

## Fair Credit Reporting Act

Pursuant to the Federal Fair Credit Reporting Act, as amended (15 U.S.C. 1681d), notice is hereby given that, as a component of our underwriting process relating to your application for life or health insurance, Assurity Life Insurance Company (*Assurity*) may request an investigative consumer report that may include information about your character, general reputation, personal characteristics and mode of living, except as may be related directly or indirectly to sexual orientation.

This information may be obtained through personal interviews with your neighbors, friends, associates and others with whom you are acquainted or who may have knowledge concerning any such items of information. You have a right to request in writing, within a reasonable period of time after receiving this notice, a complete and accurate disclosure of the nature and scope of the investigation Assurity requests. Please direct this written request to Assurity Life Insurance Company, P.O. Box 82533, Lincoln, NE 68501-2533.

Upon receipt of such a request, Assurity will respond by mail within five business days.

## Telephone Interview Information

Assurity may require that you complete a confidential telephone interview as a part of your application for insurance. The interview will be conducted by a trained professional and may include (*but is not limited to*) the following topics: occupation, job history, income, personal and business financial information and medical history. All information obtained will be used for underwriting purposes only and will not be released without your written consent.



## Conditional Receipt

including notices required by the  
**Fair Credit Reporting Act**  
and the  
**Medical Information Bureau (MIB)**

The following Conditional Receipt is issued by Assurity Life Insurance Company when the full initial premium is collected from the Proposed Insured/Owner at the time the application is completed. The full initial premium may be collected when the amount of in-force and applied for individual life coverage, including the present value of future benefits of any reversionary annuity policy, with Assurity Life Insurance Company does not exceed \$500,000. This \$500,000 limit applies to applications on which the Proposed Insured has fully and accurately answered all health questions indicating no significant health problems. Individual life applications may be accepted without the health questions answered if the Proposed Insured is to be medically examined. However, in these cases, the full initial premium can be collected only when the in-force and applied for coverage, including the present value of future benefits of any reversionary annuity policy, does not exceed \$100,000 with Assurity Life Insurance Company. The full initial premium may also be collected for individual disability coverage when the amount of in-force and applied for individual disability coverage (base policy Monthly Benefits plus SDIR Monthly Benefit) with Assurity Life Insurance Company does not exceed \$2,500 per month. Applications with in-force and applied for amounts that exceed these limits, or where the Proposed Insured has significant health problems, must be handled on a Cash On Delivery (C.O.D.) basis.

In addition to the above insurance limits, issuing a Conditional Receipt requires **full modal payment** (including PAC authorization and sample check for PAC mode, if applicable). A Conditional Receipt may **not** be issued in exchange for a postdated check or a partial premium payment. **Payment in this manner in no way conditionally binds Assurity Life Insurance Company.**

Following the Conditional Receipt are two notices required to be given to the Proposed Insured. The federal **Fair Credit Reporting Act** notice explains the nature of investigative consumer reports, and explains the Proposed Insured's rights if such a report is requested. The disclosure regarding the **Medical Information Bureau (MIB)** informs the Proposed Insured of restrictions on obtaining and disclosing confidential medical information.

# Conditional Receipt

## Assurity Life Insurance Company • Lincoln, Nebraska

The Proposed Insured/Owner's payment of the full initial premium and acceptance of this Conditional Receipt constitutes the Proposed Insured/Owner's acceptance of its terms and conditions. Unless all terms and conditions are fulfilled exactly, no insurance will become effective prior to policy delivery. In all events, any insurance provided is subject to the stated limits. No agent is authorized to change or waive any conditions or limits. Please make **all** premium checks payable to "Assurity Life Insurance Company". Please **do not** make checks payable to the agent or leave "payee" blank.

1. The sum of \$\_\_\_\_\_ is received of \_\_\_\_\_ by Assurity Life Insurance Company ("The Company") as payment of the full initial premium on insurance applied for on this date. Payment is accepted subject to the terms and limitations of this Conditional Receipt ("Receipt"). It is expressly understood and agreed that unless all conditions set forth in this Receipt are satisfied, or that unless the coverage applied for is issued within 60 days of the date of application, no insurance shall ever take effect. In such case, the Company's only liability and obligation is to promptly refund the premium payment received.
2. If, on the applicable date, the Proposed Insured was acceptable for the plan and amount of insurance applied for, without modification, under Assurity's rules, limits and standards of insurability, coverage will be effective the later of i) the date of application, or ii) the date any medical examination of the Proposed Insured is completed, if required by the Company. Insurance will be issued at Assurity's standard premium rates applicable to the Proposed Insured's age and occupation on the applicable effective date.
- 3a. Assurity Life Insurance Company has NO liability for life insurance coverage if the answers to the health questions on the application indicate any significant health problems. Otherwise, the Company's total life insurance liability, including the present value of future benefits for any reversionary annuity policy, for all coverage previously issued by the Company to the Proposed Insured, plus all coverage applied for to the Company, including the present value of future benefits for any reversionary annuity policy, on the Proposed Insured's behalf (including that for which this Receipt is given) shall not exceed \$500,000 if all application health questions are answered, and shall not exceed \$100,000 if no application health questions are answered.
- b. Assurity Life Insurance Company has NO liability for health insurance coverage and this Receipt is void for any insurance if any health questions on the application have not been answered and no medical examination is required of the Proposed Insured. Otherwise, the Company's total health insurance liability for all coverage previously issued by the Company to the Proposed Insured, plus all coverage applied for to the Company on the Proposed Insured's behalf (including that which this Receipt is given) shall not exceed \$2,500 per month.  
  
These limits continue until the insurance applied for is issued and delivered during the Proposed Insured's lifetime and continued good health.
4. This Receipt must not be detached and used unless the full amount of the first premium is paid on the date of the application. Payment cannot be accepted with the application if any person proposed for coverage has been treated for or had any known heart trouble, stroke or cancer within the past twelve months. This Receipt is void if exchanged for any check or draft that is not honored upon first presentation for collection through usual banking facilities.

Dated: \_\_\_\_\_

Agent: \_\_\_\_\_



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**BLOOD TESTING MAY INCLUDE AIDS VIRUS (HIV) ANTIBODY/ANTIGEN TESTING**

**INSURER:** Assurity Life Insurance Company • P.O. Box 82533 • 1526 K Street • Lincoln, Nebraska 68501-2533

**CONSENT FOR HIV TESTING**

To evaluate your insurability, the insurer named above (*the Insurer*) has requested that you provide a sample of your blood or urine for testing and analysis to determine the presence of Human Immunodeficiency Virus (*HIV*) antibodies. By signing and dating this form, you agree that this test may be performed and that underwriting decisions will be based on the test results. You may have ten (10) days to decide whether you wish to sign this form. You may refuse to be tested. However, such refusal may be used by the Insurer as a reason to deny coverage.

**PRE-TEST COUNSELING CONSIDERATIONS**

Many public health organizations have recommended that before taking an HIV antibody/antigen test, a person seek counseling to become fully informed concerning the implications of such test. You may wish to consider obtaining such counseling, at your own expense, prior to being tested. Free confidential counseling is available in most Arizona communities. If you need information about the availability of counseling in your area, contact your county health department or:

Phoenix Metropolitan area: 253-2437  
(*Arizona AIDS Information Line*)

Outside the Phoenix area: 1-800-334-1540  
(*Arizona Department of Health Services*)

**INFORMATION ON HIV**

The Human Immunodeficiency Virus (*HIV*) is the virus that causes Acquired Immune Deficiency Syndrome (*AIDS*). HIV is spread through the exchange of blood (*including transfusion*), sexual fluids (*semen and vaginal secretions*) and sometimes through breast milk. HIV is not spread through casual contact, such as eating with or touching a person infected with the virus. There is no medical evidence that HIV is spread by kissing.

Persons most at risk of contracting HIV are men who have sex with other men; intravenous ("IV") drug users; prostitutes (*male or female*); persons who have had many sexual partners since 1977; persons who received transfusions of blood or blood products prior to March, 1985; the sexual partners of persons in any of these groups; and infants born to infected mothers. HIV can be transmitted from mother to baby during pregnancy or childbirth.

**HIV TESTING**

There are several laboratory tests for HIV. The most common is the antibody test, which is a blood test that detects antibodies produced by the body in response to infection with HIV.

A positive antibody test consists of repeatedly reactive (*the same specimen testing positive twice*) enzyme immunoassay (*EIA*) and a reactive Western blot (*supplementary test*). A positive antibody test means that an individual is infected with HIV; however, this does not always mean that the individual has AIDS. Research indicates that early and regular medical care is important to the health of a person with HIV. Certain treatments are now available to delay HIV-associated illnesses.

A negative antibody test indicates that no detectable antibodies are present in the blood. An individual may not have antibodies because the individual is not infected with HIV or because detectable antibodies have not yet been made in response to infection. The production of these antibodies could take three months or longer. Therefore, in certain cases, an individual may be infected with HIV and yet test negative. Individuals with a history of HIV risk behaviors within the past three to six months should consider retesting.

Like any test, HIV testing is not 100 percent reliable and may occasionally produce both false positive and false negative results.



**MEANS TO REDUCE RISK FOR CONTRACTING OR SPREADING HIV**

Risk of contracting or spreading HIV can be reduced by avoiding or decreasing contact with blood and sexual fluids (*semen and vaginal secretions*). Some methods of decreasing the risk of contracting or spreading HIV include abstaining from sexual intercourse, using methods that limit exposure to body fluids during intercourse (*such as the proper use of condoms*), not engaging in injecting drug use, not sharing needles, or using bleach and water to clean needles and syringes.

**DISCLOSURE OF TEST RESULTS**

All test results are required to be treated confidentially. The results of this test will be reported to the Insurer identified on this form. Results of this test will not be otherwise disclosed without your written consent except as required or allowed by law, including but not limited to, the release of information to the Department of Health Services as provided by law.

**ADDITIONAL SOURCES OF INFORMATION ON HIV**

Additional information regarding testing for HIV is available through your county health department and, in the Phoenix metropolitan area at 602-234-2752, the Tucson metropolitan area at 520-326-2437, or outside the Phoenix area at 1-800-334-1540. National Hotline: English, 1-800-342-2437; Spanish, 1-800-344-7432; TTY/TDD, 1-800-243-7012.

**CONSENT**

I have been given the opportunity to ask questions regarding this information and have had my questions answered to my satisfaction. I understand that this test can be performed anonymously at a public health agency. I also understand that I may withdraw my consent at any time before a blood or urine sample is taken in order to conduct a test, and that I may be asked to put my decision to withdraw my consent in writing if I have signed this consent form. I also understand that this is a voluntary test and that I have a right to refuse to be tested. I understand that I have a right to request and receive a copy of this form. A photocopy of this form will be as valid as the original. I understand that this consent shall be valid for 180 days following the date shown below.

My signature below indicates that I have received and understand the information I have been given and I voluntarily consent to and request HIV testing.

_____	_____
<i>Proposed Insured (Printed)</i>	<i>Date of Birth (MM/DD/YYYY)</i>
_____	_____
<i>Signature of Proposed Insured or Legal Representative</i>	<i>Date (MM/DD/YYYY)</i>
_____	_____
<i>Signature of Witness</i>	<i>Date (MM/DD/YYYY)</i>

**OPTIONAL RELEASE OF INFORMATION TO PERSONAL PHYSICIAN**

In addition to the release of information as described above, I hereby authorize the release of my HIV test results to my personal physician named below:

Physician's Name \_\_\_\_\_

Physician's Address \_\_\_\_\_

\_\_\_\_\_

_____	_____
<i>Signature of Proposed Insured or Parent/Guardian</i>	<i>Date (MM/DD/YYYY)</i>





**IMPORTANT NOTICE**

**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 withdrawal, surrender or borrowing of 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 interest. 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 and consider the questions on this form.

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 (*include the name of the insurer, the insured or annuitant, and the policy or contract number if available*) and whether each policy will be replaced or used as a source of financing:

INSURER NAME	CONTRACT OR POLICY NO.	INSURED OR ANNUITANT	REPLACED (R) OR FINANCING (F)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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 document 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:

_____ <i>Applicant's Signature and Printed Name</i>	_____ <i>Date (MM/DD/YYYY)</i>
_____ <i>Producer's Signature and Printed Name</i>	_____ <i>Date (MM/DD/YYYY)</i>

**Signed form to be returned to the home office.  
 Applicant to receive a copy of the signed form at the time the application is taken.**



I do not want this notice read aloud to me. \_\_\_\_\_ (*Applicant 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. 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?

**Signed form to be returned to the home office.**

**Applicant to receive a copy of the signed form at the time the application is taken.**





**IMPORTANT NOTICE**

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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 withdrawal, surrender or borrowing of 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 interest. 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 and consider the questions on this form.

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 (*include the name of the insurer, the insured or annuitant, and the policy or contract number if available*) and whether each policy will be replaced or used as a source of financing:

INSURER NAME	CONTRACT OR POLICY NO.	INSURED OR ANNUITANT	REPLACED (R) OR FINANCING (F)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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 document 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:

_____	_____
<i>Applicant's Signature and Printed Name</i>	<i>Date (MM/DD/YYYY)</i>
_____	_____
<i>Producer's Signature and Printed Name</i>	<i>Date (MM/DD/YYYY)</i>

**Signed form to be returned to the home office.  
 Applicant to receive a copy of the signed form at the time the application is taken.**



I do not want this notice read aloud to me. \_\_\_\_\_ (*Applicant 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. 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?

**Signed form to be returned to the home office.**

**Applicant to receive a copy of the signed form at the time the application is taken.**



## ILLUSTRATION DISCLOSURE STATEMENT

Proposed Insured's Knowledge and Agent's Certification of

- Application differs from illustration
- No illustration used in sales process
- Illustrations provided on computer screen

### PROPOSED INSURED ACKNOWLEDGEMENT

I acknowledge that I did not receive an illustration matching my application for insurance for the reason marked above. I understand that an illustration conforming to the policy as issued will be provided to me no later than at the time of policy delivery.

---

Proposed Insured's Signature

---

Date

### AGENT CERTIFICATION

I certify that:

- An illustration matching the application for insurance was not provided at time of sale for the reason marked above (if a computer screen application was used, it was based on the following:
  - Gender
  - Age
  - Underwriting Class
  - Policy Type
  - Initial Death Benefit
  - Riders
  - Assumed Interest Rate
- I explained that a conforming illustration would be produced and delivered no later than at the time of policy delivery.
- I explained that any non-guaranteed elements for the policy are subject to change.
- I have made no statements that are inconsistent with the illustration that will be produced.

---

Agent Signature

---

Date



**ANTI-MONEY LAUNDERING PROGRAM REQUIRES THE AGENT TO COMPLETE THIS FORM, PROVIDING THE FOLLOWING INFORMATION:**

**Applicant/Owner Name** \_\_\_\_\_ **Social Security No.** \_\_\_\_\_ — —

**1. Source of Funds**

- Current Income
- Savings
- Another person (*if so, identify*) \_\_\_\_\_
- Proceeds of canceled life insurance policy
- From values of existing life insurance policy
- Other \_\_\_\_\_

**2. Intended purpose of applied for coverage**

- Burial/final expenses
- Retirement
- Mortgage pay-off
- Funding a charitable contribution
- Periodic Income
- Post-death family needs
- Educational expenses
- Business need (*e.g. key-person life insurance*)
- Other \_\_\_\_\_

**3. Applicant's background**

- Length of time known (*in years*) \_\_\_\_\_
- Nature of relationship \_\_\_\_\_
- Business relationship with applicant?  Yes  No If so, describe \_\_\_\_\_
- How known \_\_\_\_\_
- Applicant's occupation \_\_\_\_\_

**4. Any additional information you possess regarding the background of/your relationship with the applicant**

\_\_\_\_\_  
 \_\_\_\_\_

**5. Source of information**

Name \_\_\_\_\_

- Applicant
- Owner
- Payor
- Other (*specify*) \_\_\_\_\_

**I certify** all of the above information is true and correct to the extent of my knowledge and reflects the information provided to me by the applicant, except where information from me is required.

\_\_\_\_\_  
*Producer Signature*

\_\_\_\_\_  
*Producer No.*

\_\_\_\_\_  
*Producer Name*

\_\_\_\_\_  
*Date (MM/DD/YYYY)*

**Mail or fax this completed and signed form along with the application submitted to the home office.**







**A. INSTRUCTIONS**

1. Owner's signature and date of completion are required on this form.
2. For transfers or 1035 exchanges from annuities or life products, a replacement form must be completed if required by state.
3. Use a separate form for each company. Please print in black ink.

**B. COMPANY INFORMATION**

_____		(      )	
Current Trustee/Custodian/Insurance Company		Telephone No.	
_____	_____	_____	_____
Company Address	City	State	ZIP+4
_____		_____	
Contract/Policy/Account No.		Investment Vehicle (CD, Mutual Fund, Life Insurance, Annuity)	
_____	_____	_____	_____
Insured/Annuitant's Full Name	Social Sec. or Tax I.D. No.	Joint Insured/Annuitant's Full Name	Social Sec. or Tax I.D. No.
_____	_____	_____	_____
Policyowner/Account Owner's Full Name (if different from Insured or Annuitant)	Social Sec. or Tax I.D. No.	Joint Owner's Full Name (if applicable)	Social Sec. or Tax I.D. No.

**C. POLICY INFORMATION**

The contract is:     ENCLOSED                       NOT ENCLOSED (*partial exchange only*)  
 LOST/DESTROYED—I certify that the policy is lost or destroyed. I also certify that the policy has not been assigned or pledged as collateral.

**D. COMPANY DESIGNATION**

On the basis of the authorization and/or assignment below, please liquidate the above assets and send the proceeds to:  
 Assurity Life Insurance Company, P.O. Box 82533, Lincoln, NE 68501-2533 \_\_\_\_\_  
 Assurity Life Insurance Policy/Contract No.

**E. TYPE OF TRANSFER**

*Please select one of the following options:*

**Please note: A transfer/surrender of a life insurance policy to an annuity, or an annuity to another annuity, qualifies as a 1035 exchange. A transfer/surrender of an annuity to a life insurance policy does NOT qualify as a 1035 exchange—any gain on your existing annuity will be subject to income tax.**

1. **1035 EXCHANGE** from a nonqualified annuity or life insurance policy(ies) (*including IRS Section 457 Deferred Compensation*).
- I hereby make a complete and absolute assignment (*endorsement for contracts that are not assignable*) and transfer all rights, title and interest of every nature and character in and to the above policy to the insurance company indicated above in an exchange intended to qualify under Section 1035 of the Internal Revenue Code. I represent that the above policy is not subject to any pledge, assignment, levy or legal proceeding. Upon receipt, the insurance company is directed to surrender all or part of the policy and apply the value to an annuity or life insurance policy for which I have submitted an application. I understand that by executing this assignment, I irrevocably waive all rights, claims and demands under the above policy. I am aware of all penalties which may apply.
- I acknowledge that the insurer is furnishing this form and participating in this transaction as an accommodation to me, and the indicated insurer assumes no responsibility or liability for my tax treatment under Section 1035 of the Internal Revenue Code or otherwise.

**NOTICE REGARDING PARTIAL 1035 EXCHANGES AND EXCHANGES TO EXISTING CONTRACTS:** Partial exchanges with subsequent withdrawals or annuitizations may be subject to IRS challenge if entered into for the purpose of avoiding premature withdrawal or other penalties. In addition, the Internal Revenue Service has not issued guidelines regarding the apportionment of basis between contracts involved in partial exchanges. Until such guidance is issued, Assurity will utilize a pro-rata formula for such apportionment. While Assurity believes this will be consistent with any IRS guidelines ultimately issued, these guidelines could mandate a different allocation method. Exchanges into existing contracts should be approached cautiously, and only after consultation with a tax advisor, since the IRS has not yet issued definitive guidance regarding the permissibility of such exchanges.

In accordance with these directions, please remit the value indicated below:

- COMPLETE: Surrender/Liquidate all assets in my account totaling \$ \_\_\_\_\_
- PARTIAL: Surrender/Liquidate assets totaling \$ \_\_\_\_\_

**Transfer the proceeds:**

- IMMEDIATELY: I am aware of all penalties which may apply.
- UPON MATURITY    Maturity date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (MM/DD/YYYY)



**E. TYPE OF TRANSFER (Continued)**

2. **TRANSFER NON-QUALIFIED ACCOUNT(S)**

In accordance with these directions, please remit the value indicated below:

COMPLETE: Surrender/Liquidate all assets in my account totaling \$ \_\_\_\_\_

PARTIAL: Surrender/Liquidate assets totaling \$ \_\_\_\_\_

**Transfer the proceeds:**

IMMEDIATELY: I am aware of all penalties which may apply.

UPON MATURITY Maturity date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (MM/DD/YYYY)

3. **TRANSFER QUALIFIED RETIREMENT ACCOUNT(S) (CURRENT PLAN TYPE)**

ROTH IRA

Simple IRA

Traditional IRA

SEP IRA

KEOGH

401(k)

Qualified Retirement Plan

As owner of the plan indicated above, I hereby request a liquidation of this account to effect a transfer of assets to the Company designated in Section D. I have submitted an application to that Company to establish an account for this transfer.

In accordance with these directions, please remit the value indicated below:

COMPLETE: Surrender/Liquidate all assets in my account totaling \$ \_\_\_\_\_

PARTIAL: Surrender/Liquidate assets totaling \$ \_\_\_\_\_

**Transfer the proceeds:**

IMMEDIATELY: I am aware of all penalties which may apply.

UPON MATURITY Maturity date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (MM/DD/YYYY)

Is this a transfer to an existing account?  YES  NO If YES, provide policy no. \_\_\_\_\_

4. **TRANSFER OF ASSETS TO AN ANNUITY CONTRACT (i.e. nonqualified mutual funds or bank account(s), does not include 1035 exchanges)**

Annuity

CD Maturity date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (MM/DD/YYYY)

Bank or Credit Union Account

Mutual Fund

Other \_\_\_\_\_

As owner of the plan indicated above, I hereby request a liquidation of this account to effect a transfer of assets to the Company designated in Section D. I have submitted an application to that Company to establish an account for this transfer.

In accordance with these directions, please remit the value indicated below:

COMPLETE: Surrender/Liquidate all assets in my account totaling \$ \_\_\_\_\_

PARTIAL: Surrender/Liquidate assets totaling \$ \_\_\_\_\_

**Transfer the proceeds:**

IMMEDIATELY: I am aware of all penalties which may apply.

UPON MATURITY Maturity date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (MM/DD/YYYY)

Is this a transfer to an existing account?  YES  NO If YES, provide policy no. \_\_\_\_\_

**F. SIGNATURES**

Under penalty of perjury, I certify that the foregoing information is true, correct and complete.

\_\_\_\_\_  
Date (MM/DD/YYYY)

\_\_\_\_\_  
Signature of Contract Owner

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date (MM/DD/YYYY)

\_\_\_\_\_  
Signature of Joint Owner (if applicable)

\_\_\_\_\_  
Printed Name

**SIGNATURE GUARANTEE**

**ASSURITY LIFE INSURANCE COMPANY**

By \_\_\_\_\_

Title \_\_\_\_\_

