▼ Producer /	Assis	sted											New P	olicy	☐ Change/I	ncrea	ase Policy #_		
APPLICATION FOR LIFE AND HEALTH INSURANCE TO: American Heritage Life Insurance Company (AHL) 1776 American Heritage Life Drive, Jacksonville, Florida 32224																			
0							EMPL	OYE	ΕI	NFO	RMAT	101	N						
Employee/Payor Name (if other than Proposed Insured)  Employee Date of Birth Employee/Payor Social Security Number Employee I.D. Number Date Hired										Date Hired									
						PROF	OSE	DIN	SUF	RED	INFO	RM.	ATIC	N					
Proposed Insured Name (Last, First, M.I.)												☐ Employee ☐ Spouse ☐ Child ☐ Other			Social Security Number				
Residence Address City								City			State Zip					Phone Number			
Employer Occupation																			
Owner Name and Address (if different than Proposed Insured)								City	ty			St	State Zip				er Phone Nu	mber	
Owner Date of Birth (if different than Proposed Insured)  Owner Social Security Number								nber o	r Tax I.D.	Number (	if diffe	erent tha	n Pro	posed Insured)	Own	er Email Add	ress		
Primary Ben	eficia	ary Name (Las	st, First,	M.I.) and A	ddress	City		State Zip			Relationshi		hip Phon		ne Number	Date of Birth S		Socia	al Security Number
Contingent B	Bene	ficiary Name (	Last, Fi	rst, M.I.) an	d Address	City		S	State	Zip	Relation	ationship Phor		ne Number	Date	of Birth	Socia	al Security Number	
COMPLETE THIS SECTION FOR PERSONS TO BE INSURED																			
Relationship to Employee		Last	Name		Firs			ate of Birth	Sex	Relatio	nship	Actively at Work*			Full Time Student <sup>*</sup>	Has any adult (19 and older) to be insured used tobar in the last 12 months?		sed tobacco	
Employee	T									Emplo	yee	□ Ye	es 🗆 N	0	N/A		**	Yes	□ No
Spouse										Spot	ise	□Ye	es 🗆 N	0	N/A		**	Yes	□ No
Dependent			FIA									^ Ye	es 🗆 N	0	☐ Yes ☐ No		٨	Yes	□ No
Dependent	·										^□ Yes □ No		0	☐ Yes ☐ No	^□ Yes □ No		□ No		
Dependent									^□ Yes □ No □ Yes □			☐ Yes ☐ No	^□ Yes □ No			□ No			
*Is the employee and the employee's spouse if applying for life and/or accident with sickness disability rider actively at work now, for wage or profit, and has he/she worked at least 20 hours each week performing all duties of his/her regular occupation at his/her regular place of employment for at least the last 3 months except for minor illness or injury of 1 week or less, or normal pregnancy? ^For dependents ages 19 and older, if applying for Life policy. **If applying for Life or Critical Illness.																			
INSURANCE PLANS Abbreviations: GI - Guaranteed Issue CGI - Contingent Guaranteed Issue SI - Simplified Issue																			
Accident		SI (PI	an Type	and Units)	□ AP2 □ AP3	□ AP6	ndividual				Individual & Children Family			Monthly Sal \$	lary Section 125  ☐ Yes ☐ No			Mode Premium	
			Rider A	,	Rider AP	HCR	BER	Inii			_	der AP6DF		Rider AP6AUC				Rider AP6ADD	
Units/Amt			A	TION SEN			01111						AI OAO	711 02110		.0	THE ONE DE		
					□ CP10A		2	□ Individual				□ Family				Section 125 Mode Prem			
(Plan Type)					□ CP10E	Chamat				<u> </u>					☐ Yes ☐ No \$				
Policy Options Hospital Radiation/Chemotherapy Surgery Related Misc.  Units/Amt																			
Riders Rider CABR			Rider ICR		Rider CLR Ride		Rider	Rider CPR		Rider	CFR	R Rider		er WBR-Fixed		Rider CP12WBF		Variable	
Units/Amt																			
Critical Illness Basic Benefit Amount   Individual   Single Parent Family   Section 125   Mode Premium																			
☐ GI ☐ SI (Plan Type)				\$_			Dida	Didor		amily	•		☐ Yes ☐ No		\$				
Riders Rider CICR1 Rider WBR			Rider F		Rider	Rider		Rider	CI CI		Rider		Rider		-	lider			
Units/Amt																			
Disability (DI)   Monthly Salary \$						y Salary					nination Period			Section 125  ☐ Yes ☐ No		Mode Premium			
□ GI □ CGI □ SI   Monthly Bene					y Benefit	Be	Benefit Period			Days Acc Days Sick. On The Job Rider				Accident Rider Units					
Occupation Class  Preferred  Standard					\$	_	Months			□ Yes □ No			0	□ Yes □ No			□ Individual □ Family		

Heart/Stroke	SI (Plan T	/pe)	□ HSP2	Units	□ Ind	ividual	□ Family	1	Section 125 ☐ Yes ☐ No		Mode Premium	
		Rider ICR	Rider WBR	Rider F		lider	Rider	Rider		Rider		
Units/Amt												
Hospital Inde	emnity (SHOP)* _	(Plan Type)	□ СНС	Units	☐ Individ☐ Individ☐	ual Spouse	☐ Individual & Childre		Section 125		e Premium	
Riders Rider	r IHR1 Rider S	AR1 Rider IPI	BR1 Rider OPE	BR1	Rider OEAR1	Rider AHN	R Rider TR1	Rie	der ADIR1	Rider S	SDIR1	
Units/Amt												
*Must have mir	nimum essential heal	th coverage to elec	t Hospital Indemnity	<i>J</i> .								
	Universal (UL20) Universal (UL21)	□ Term (20YT)	□ GI □ SI □ CGI	Death		(Universal Life O	\$	ace Amo	ount	\$_	Premium	
Riders Rider	ADB Rider	PW Rider S	TR Rider CT	R	Rider LBR	Rider FPOI	R Rider LTC	Rio	<sup>der</sup> OIR	Rider	TIR	
Units/Amt												
Billing Method:  Payroll Dedu  Bank/Credit L (Authorizatio *Complete fo	ction Bank/0 Jnion Draft n Required)*	Credit Union Accoun	on Account t Number			illing Mode:  Monthly (12)   Bi-weekly (26)   Other	Semi-Monthly (24) Weekly (52)	ate of Fir	Effective Date  st Deduction  Case) Number	\$	e Premium:	
IF RE UNDERWR	QUESTING GUA	NS BELOW AF	RE ANSWERED	"YES"	, PLEASE	LIST THE RE	QUIRED HEAL	TH HIS	STORY IN	S, IF AN QUESTI	IY ION 14.	
	Abbrev	nations. Et	E - Employee  UNDER			CH - Child( ESTIONS	(ren) Y - Yes	S IN	- No	SP	СН	
DI Rider, Can Illness, CGI &	dent w/ Sickness cer, SI Critical SI Disability, CGI & e, CGI & SI Hospital CGI & SI Life	member of or AIDS R	erson to be insure the medical profe elated Complex (	d, in the	last 5 year or Acquired	s, been diagno Immune Defic	ciency Syndrome	(AIDS)		□Y□N	□Y □ N	
All CGI		Has any positive anything of anything	erson to be insure ther than normal p	ed, in the	e last 6 mo	nths, been dis	abled or hospitaliz	zed for cident?	□Y□N	□Y□N	□Y □ N	
Cancer, SI Cr Cancer Rider, Cancer Rider	SI Heart/Stroke	medical pr	erson to be insure ofession for any ty									
Indemnity	& Si Hospital	member of	If the answer to 3a. is yes, has that person(s) been diagnosed with or treated by a member of the medical profession for Leukemia, Hodgkin's Disease, Lymphoma, or Cancer with any lymph node involvement or more than one metastasis?									
		or treated	er to 3a. is yes, h by a member of t listed in 3b. and/o	he med	ical professi	on for any oth	ars, been diagnose her type of cancer	ed with (other	□Y□N	□Y□N		
Cancer w/ Into SI Heart/Strok Indemnity	ensive Care, ke & SI Hospital	member of	erson to be insure the medical profe eart condition, hear	ssion for	a stroke or	transient ische	emic attack (TIA),	a heart		□Y□N	□Y □ N	
SI Life		member of Anemia ( Anxiety, dillness (the disability) Asthma ( medication or any other cancer, eternical e	with a seizure ack, cardiomyopath eart murmur (and ta ty, coronary artery artery disease, ste acement or any ot	ession for ficiency mental hospitalicide atternon-steino hospitalicide atterno-steino hospitalicide atterno-steino hospitalicide attending mentalicide attending men	or any of the ) or nervous izations, impts) roidal italizations), na estive heart edication(s)), surgery, maker, hear	<ul> <li>following?</li> <li>Hepatitis</li> <li>Kidney Dior chronic</li> <li>Liver Dise</li> <li>Lou Gehri</li> <li>Lupus</li> <li>Multiple S</li> <li>Muscular</li> <li>Parkinson polymyosi</li> <li>Stroke incontransient is arterioven</li> <li>Transplan</li> <li>Counselin</li> </ul>	sease involving d renal failure ease ig's Disease (ALS	derma, a	□Y□N	OYO N		

IF REQUESTING GUARANTEED ISSUE, PLEASE PROCEED TO QUESTION 15. FOR ALL OTHER ENROLLMENTS, IF ANY UNDERWRITING QUESTIONS BELOW ARE ANSWERED "YES", PLEASE LIST THE REQUIRED HEALTH HISTORY IN QUESTION 14.

Abbreviations: EE - Employee SP - Spouse CH - Child(ren) Y - Yes UNDERWRITING QUESTIONS EE SP CH SI Accident w/ Sickness DI Has any person to be insured, in the last 5 years, had any medical or surgical Rider, SI Critical Illness, procedures (including organ transplant) advised or recommended by a member of the SI Disability, SI Hospital medical profession, but not done at this time? Indemnity & SI Life SI Life Has any person to be insured, in the last 3 years: had his/her driver's license suspended or revoked; been convicted of reckless or drunken driving; or been involved in 3 or more motor vehicle accidents? Has any person to be insured, in the last year, been diagnosed by a member of the ☐Y☐N ☐Y☐N ☐Y☐N ☐Y☐N SI Accident w/ Sickness DI Rider, Cancer w/ Intensive medical profession with a systolic blood pressure reading higher than 150 more than Care, SI Critical Illness, once or a diastolic blood pressure reading higher than 100 more than once? SI Disability, SI Heart/Stroke, SI Hospital Indemnity & SI Life Has any person to be insured, in the last 2 years, had any disease, impairment of, or ☐ Y ☐ N ☐ Y ☐ N SI Accident w/ Sickness DI N/A Rider & SI Disability treatment by a member of the medical profession (other than minor illness) for the following? If yes, complete exclusion endorsement if applying for sickness disability rider. · Any disorder of the back or neck Asthma Has any person to be insured, in the last 2 years, had or been diagnosed with or treated SI Accident w/ Sickness DI Rider, SI Critical Illness & by a member of the medical profession for any of the following? SI Disability · Kidney Disease/Disorder · Cancer, except basal cell carcinoma · Central Nervous System Disease or disorder (to · Liver Disease include Multiple Sclerosis or Muscular Dystrophy) · Lung Disease · Chronic Fatigue Syndrome · Lupus · Diabetes Optic Neuritis · Emphysema · Parkinson's Disease Fibromyalgia Paralysis Heart Disease Rheumatoid Arthritis Has any person to be insured, in the last 2 years, had or been diagnosed with or treated YNNNYNN SI Accident w/ Sickness DI N/A Rider & SI Disability by a member of the medical profession for any of the following? · Pancreas Disease · Counseling for alcohol or drug abuse Height and Weight 12. Provide Height and Weight Employee (SI Accident w/ Sickness DI Rider, Cancer w/ Intensive Care Option, SI Critical Illness, SI Disability, SI Heart/Stroke, SI Hospital Indemnity, and SI Life): Height: \_\_\_\_ ft. \_\_\_ in. Weight: \_\_ Spouse (SI Critical Illness and SI Life (when Policy Proposed Insured)): Height: \_\_\_ \_\_ft. \_\_\_ \_\_ in. Weight: \_ SI Critical Illness (over \$50,000) 13. Provide the names and addresses of all physicians (or other members of the medical profession) for each person to & SI Life (over \$150,000) be insured; the required health history section may be used if additional space is needed. Required Health History Provide health history for any "Yes" answers to the Underwriting questions. Include physician's (or other members of the medical profession) name, address and telephone number: All-Replacement for) coverage? If yes, indicate product being replaced or changed and complete (Answer for Proposed Insured) replacement form provided if required by your state. All-Existing Insurance (Answer for Proposed Insured) insurance of that type (not listed in your answer to the Replacement Question) in force or applied for other than this application on any person to be insured (Coverage Types: life, cancer, heart/stroke, disability, hospital, critical illness or accident)? If yes, list company name, policy number, year issued, type of coverage and amount of benefit. All Life (Answer for Proposed Illustration Certification. Owner. The owner certifies that no illustration conforming to  $\square Y \square N$ N/A N/A Insured) the coverage applied for was provided, but that an illustration conforming to the coverage issued will be provided upon delivery of the policy. If no, complete the applicable illustration certification form provided, if required in your state. Do you currently have other health coverage that is minimum essential coverage, per **Hospital Indemnity** federal law? If you have answered "No," you may not apply for Hospital Indemnity coverage.

REPRESENTATION. I have read or had read to me the completed application and understand that any misstatement or misrepresentation in the application may result in loss of coverage. I represent that statements and answers given on this application are true, complete, and correctly recorded. UNDERSTANDING. I understand that: if premiums for the coverage(s) is (are) to be paid by payroll deductions, these deductions may start before the "effective date" of coverage(s) and that this does not change the effective date of coverage; and the "effective date" for health insurance coverages will be the date recorded on the policy/certificate/benefit statement, not the date the application is signed. If the coverage(s) is (are) not issued, American Heritage Life will refund any deductions it receives. I also understand that no producer (agent) has authority to waive any answer or otherwise modify this application, or to bind AHL in any way by making any promise or representation that is not set out in writing in this application. PREMIUM DEDUCTION AUTHORIZATION. I AUTHORIZE my employer to deduct from my salary or wages, if applicable, the necessary premium for the coverages requested. AUTHORIZATION TO OBTAIN AND DISCLOSE CERTAIN DATA (FOR SI LIFE AND CRITICAL ILLNESS). I authorize any physician, medical practitioner, hospital, clinic or other medical facility. Pharmacy Benefit Managers, insurance company, MIB, Inc. or other organization, institution or person, that has records or knowledge of me or my health including my prescription medication history to give to AHL, its subsidiaries or its reinsurers any information. I also authorize AHL, or its reinsurers, to make a brief report of my health information to MIB, Inc. I understand that there is a possibility of redisclosure of any information disclosed pursuant to this authorization and that information, once disclosed, may no longer be protected by federal rules governing privacy and confidentiality. I acknowledge receipt of the Important Notice About Privacy and MIB Notice form. A copy of this authorization is as valid as the original. This authorization applies to any dependent on whom insurance is requested. This authorization is valid for 24 months from the date signed. I understand that I may revoke this authorization at any time by notifying AHL in writing of my desire to do so.

Hospital Indemnity: I ACKNOWLEDGE THAT THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN ADDITIONAL PAYMENT WITH MY TAXES.

FRAUD NOTICE: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

Signed at: City/State_		Date Signed							
Signature of Proposed	Insured								
Signature of Owner, if	other than Insured								
Signature of Employee	Payor, if not Insured or	Owner							
SOLICITING PRODUC	CER MUST COMPLETE	AND SIGN WHEN AP	PLICATION IS PRODUCER ASSISTED						
All-Replacement	1. To your knowledge, is o	change or replacement in	☐ Yes ☐ No						
All-Existing Insurance	2. To your knowledge, doe	es any person to be insui	☐ Yes ☐ No						
GI, CGI & SI Life		nat no illustration conform orming to the coverage is licable illustration certifica	☐ Yes ☐ No						
Producer's Statement correctly recorded.	t. I certify that to the best	of my knowledge and	belief the information on this form is complete	e, accurate and					
Signature of Soliciting	Producer	Pr	nt Soliciting Producer Name	,					
To be completed by ho	me office or producer, pri	or to issue:							
Produc	er Name	Producer Number	National Producer Number (NPN)   Perc	entage Credit					

%

% %

Servicing Producer:

Soliciting Producer:

#### **Important Notice About Privacy:**

In processing your application, an investigative report may be made. Information is obtained through interviews with third parties, such as family members, business associates, financial sources, friends, neighbors, or others with whom you are acquainted. You may request to be interviewed in connection with the report and may also receive a copy of the report upon request. This inquiry includes information as to your character, general information and personal characteristics. In certain limited circumstances, we are allowed by law to disclose necessary items of personal information to third parties without your specific authorization. You have the right to make a written request within a reasonable period of time for a complete and accurate disclosure of additional information concerning the nature and scope of the investigation.



IN/MIB-3

(2012)

#### **MIB Notice:**

Information regarding your insurability is treated as confidential. We or our reinsurers may, however, make a brief report to MIB, Inc. (MIB), a not-for profit membership organization of life insurance companies, which operates an information exchange for 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 in its file. Upon receipt of a request from you, MIB arranges disclosure of any information it may have in your file. If you question the accuracy of information in the MIB file, contact MIB and seek a correction in accordance with the procedure set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, PH. #866-692-6901. American Heritage Life or its reinsurers may release information in its file to other insurance companies that you apply to for life or health insurance, or submit a claim to for benefits.

IN/MIB-3

(2012)



#### AMERICAN HERITAGE LIFE INSURANCE COMPANY

HOME OFFICE: 1776 AMERICAN HERITAGE LIFE DRIVE JACKSONVILLE, FLORIDA 32224-6688 (904) 992-1776

A Stock Company

# IMPORTANT NOTICE TO PERSONS ON MEDICARE THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS

#### This is not Medicare Supplement Insurance

This insurance provides limited benefits, if you meet the policy conditions, for hospital or medical expenses that result from accidental injury. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

#### This insurance duplicates Medicare benefits when it pays:

Hospital or medical expenses up to the maximum stated in the policy

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- Hospitalization
- Physician services
- Outpatient prescription drugs if you are enrolled in Medicare Part D
- Other approved items and services

### Before You Buy This Insurance

- Check the coverage in all health insurance policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the Guide to Health Insurance for People with Medicare, available from the insurance company.
- ✓ For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIIP).



#### AMERICAN HERITAGE LIFE INSURANCE COMPANY

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A Stock Company

# IMPORTANT NOTICE TO PERSONS ON MEDICARE THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS

#### This is not Medicare Supplement Insurance

This insurance provides limited benefits, if you meet the policy conditions, for hospital or medical expenses only when you are treated for one of the specific diseases or health conditions listed in the policy. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

#### This insurance duplicates Medicare benefits when it pays:

hospital or medical expenses up to the maximum stated in the policy

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- hospitalization
- physician services
- hospice
- outpatient prescription drugs if you are enrolled in Medicare Part D
- · other approved items and services

### Before You Buy This Insurance

- ✓ Check the coverage in all health insurance policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the *Guide to Health Insurance for People with Medicare*, available from the insurance company.
- ✓ For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIIP).

AWD3431-1



#### AMERICAN HERITAGE LIFE INSURANCE COMPANY

HOME OFFICE: 1776 AMERICAN HERITAGE LIFE DRIVE JACKSONVILLE, FLORIDA 32224-6688 (904) 992-1776

A Stock Company

# IMPORTANT NOTICE TO PERSONS ON MEDICARE THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS

#### This is not Medicare Supplement Insurance

This insurance pays a fixed dollar amount, regardless of your expenses, for each day you meet the policy conditions. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

#### This insurance duplicates Medicare benefits when:

any expenses or services covered by the policy are also covered by Medicare

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- hospitalization
- physician services
- hospice
- outpatient prescription drugs if you are enrolled in Medicare Part D
- other approved items and services

### Before You Buy This Insurance

- ✓ Check the coverage in all health insurance policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the *Guide to Health Insurance for People with Medicare*, available from the insurance company.
- ✓ For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIIP).

# POSTAL EASE ALLOTMENT AUTHORIZATION

(877)477-3273

PRIVACY ACT: The collection of this information is authorized by 39 U.S>C. 401, 1003 and 5 U.S.C. 8339. This information will be used to transfer a portion of your salary, to those financial organizations for credit to your designated account. As routine use, this information may be disclosed to financial organizations, to an appropriate law enforcement agency for investigative or prosecutive purposes, to a congressional office at your request, to OMB for review or private relief legislation and, where pertinent, in a legal proceeding to which the Postal Service is a party. Completion of this form is voluntary; however, if you fail to provide this information, your requested action will not be accomplished.

Part I							
1. Employee Name:	2. Postal Ease PIN Number						
3. Employee Address:	4. Employee ID Number						
Home Address	-						
City State Zip	5. Social Security #						
Part II							
6. a. ESTABLISH allotment of	\$						
6. b. CANCEL allotment of:	\$						
6. c. CHANGE allotment from:	\$ to \$						
7. a. Financial Organization Routing Number: 1210-0024 8							
7. b. Account Number: 17760000							
8. Account Type: Savings (X) Checking ()							
255	lls Fargo 2 <sup>nd</sup> Ave South nneapolis, MN 55401						
Part III							
I certify that I authorize the use of my PIN and ID number for this transaction. I have read and understand the information printed above. In signing this form I authorize my payment to be sent to the financial institution named above to be deposited to the designated account.							
10. a. Employee Signature:	10. b. Date Signed:						
11. Effective Date:	12. Confirmation Number:						