A Producer	ASSIS	sieu											□ New	Policy	□ Change/i	increa	ase Policy #_		
APPLICAT	ION	FOR LIFE AN	D HEALTH	INSUR	ANCE TO	D: Ameri	can Heri	tage L	ife In	surance	e Com	pan	y (AHL)	1776 A	merican Herita	age L	ife Drive, Jac	cksonv	rille, Florida 32224
							EMPL												
Employee/F	Payor	Name (if other	er than Prop	osed In	sured)		E	mploye	e Date	e of Birth	Emp	loyee	/Payor So	cial Se	ecurity Number	Emp	oloyee I.D. No	ımber	Date Hired
						PROF	OSE	D IN	SUF	RED	INFO	OR							
	Proposed Insured Name (Last, First, M.I.)												☐ Employee ☐ Spouse ☐ Child ☐ Other			Social Security Number			
Residence /	Residence Address City State Zip Phone Number																		
Employer									Occupation										
Owner Name and Address (if different than Proposed Insured)							C	City				State Zip			Owner Phone Number				
Owner Date of Birth (if different than Proposed Insured) Owner Social Sec							ocial Secu	ecurity Number or Tax I.D. Number (if d				r (if d	different than Proposed Insured)			Owner Email Address			
Primary Ber	nefici	ary Name (Las	st, First, M.I	.) and A	ddress	City		S	tate	Zip	Rela	tions	hip	Phor	ne Number	Date	e of Birth	Socia	al Security Number
Contingent	Bene	ficiary Name (Last, First,	M.I.) an	d Addres	s City		S	tate	Zip	Rela	tions	hip	Phor	ne Number	Date	e of Birth	Socia	al Security Number
			C	OMP	LETE	THIS	SEC	TION	l F	OR P	ERS	01	IS TO	BE	INSUR	ED		_	
Relationship to Employee		Last	Name		Firs	rst Name Da		te of irth	of Sex Relation		nship			Full Time Student [*]		Has any adult (19 and older) pers to be insured used tobacco in the last 12 months?		sed tobacco	
Employee	$^{+}$						+			Emplo	vee		Yes □ N	10	N/A	+			□ No
Spouse	\top									Spou	-		Yes □ N	lo	N/A	T			□No
Dependent												٨	Yes □ N	lo	☐ Yes ☐ No		۸[Yes	□No
Dependent												٨	Yes □ N	lo	☐ Yes ☐ No	T	٨	Yes	□ No
Dependent												٨	Yes □ N	lo	☐ Yes ☐ No		۸[Yes	□ No
hours each	*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																		
Accident			^	DDIEVIA		GI - Guara □ AP6		ndividua					nteed Issue SI - Simplified Iss dual & Children Monthly Sa				Section '	125	Mode Premium
□ GI □ C	GI 🗆	I SI (P	lan Type and l		□ AP3		□ Individual			ividual & Spouse Family			\$			_	☐ Yes ☐ No		\$
	Ride	APDIR	Rider APE	(T	Rider AP	HCR	Rider BER		R	ider OP	ΓR	Rider AP6DF		Rider AP6AUC		Rider AP6ERS		Rider AP6ADD	
Units/Amt																			
Cancer _		(P	lan Type)			□ CP10A	P10A CP12 P10B Individual				dual	□ Family				Section 125 ☐ Yes ☐ No	- 1	Mode Premium	
Policy Option	ns	1	Hospital				Radiation/Chemotherapy			Surgery Related				Misc.					
Units/Amt																T			
Riders		Rider CABR	Ride	r ICR	1	Rider CI	_R	Rider	CPF	?	Rider		WBR	-Fixed		Ride	er CP12	WBR-	Variable
Units/Amt		1																	43
								Mode Premium											
☐ GI ☐ SI (Plan Type) Rider CICR1 Rider WRR			Rider		\$ Rider		☐ Fam		amily Rider					\$					
Riders Rider CICR1 Rider WBR Rider Units/Amt						-	Tildor			ridoi			Muoi		Triuc	,1	-	iluci	
Disability	(DI)				Monthly \$	Salary					ination Period					Mode Premium		
□ GI □ (CGI	□ SI					Benefit	Benefit Period			Days A	Days Acc Days Sick. On The Job Rider			-	☐ Yes ☐ No ☐ \$ Accident Rider Units			
Occupation Class Preferred Standard \$						Months				□ Yes □ No			☐ Yes ☐ No ☐ Individual ☐ Family						

/Dlan Tuna)					Unite					0	Section 125	Mada	D .	
(Plan Type)			□ HSP2		Units □ In		lividual D F		amily	26 00 00 00	Yes No	\$	Mode Premium	
Ride	er ICR		Rider v	VBR	Rider	Ride	r	Rider	- 3	Rider		Rider		
	1011													
	, ,,	oe)		□ СНС	Units				ily	ren			Premium	
Rider SAR	1	Rider IPE	3R1	Rider OPE	3R1	Rider OEAR1	Rider A	HNR	Rider TR1	R	Rider ADIR1	Rider g	SDIR1	
ial health c	overage	e to elec	t Hospita	Indemnity	<i>J</i> .									
				□ SI	Death Benefit Option (Universal Life ONLY)				Face Am	nount		Premium		
D'dee		Rider S		In:de-	R	Rider LBR		POR	Rider LTC	R	tider OIR	Rider	TIR	
Billing Method: Name on Bank/Credit Union Account Bank/Credit Union Account Number Mouting Number Bank/Credit Union Draft (Authorization Required)* *Complete form ABJ062 Routing Number Draft Date Total Mode Prem Silling Mode: Monthly (12) Semi-Monthly (24) Bi-weekly (26) Weekly (52) Date of First Deduction Silve Prem Date of First Deduction Date of First Deduction Silve Prem Date of First Deduction Date of First Deduction Silve Prem Date of First Deduction Date of First Deduction Silve Prem Date of First Deduction Date of First Deduction Date of First Deduction Silve Prem Date Date Date Date Date Date Date Date										e Premium:				
					Account	(Case) Name				iccount (Case) Number			
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.														
bbrevia	tions:	EE							Y - Ye	s N				
mana 1	Lloo	001100							uith or troot	م برط ام			СН	
DI Rider, Cancer, SI Critical member of Illness, CGI & SI Disability, CGI & or AIDS R					ession for	or Acquired In	nmune De	eficiency	Syndrome	(AIDS))	LYLN		
2.	Has	any pe	erson to her than	be insure normal p	ed, in the	e last 6 month by, lacerations	ns, been or broken	disabled bones d	or hospital ue to an ac	ized for cident?	□Y□N	□Y□N	□Y□N	
roke	Has any person to be insured ever been diagnosed with or treated by a member of the PYDN PYDN medical profession for any type of cancer, other than basal cell carcinoma?									□Y□N				
al 31	men	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?								. □Y□N	□Y□N	□Y□N		
30	c. If the answer to 3a. is yes, has that person(s), in the last 5 years, been diagnosed with or treated by a member of the medical profession for any other type of cancer (other than those listed in 3b. and/or basal cell carcinoma)?										□Y□N			
Cancer w/ Intensive Care, SI Heart/Stroke & SI Hospital Indemnity				Has any person to be insured, in the last 5 years, been diagnosed with or treated by a member of the medical profession for a stroke or transient ischemic attack (TIA), a heart attack, a heart condition, heart trouble, any abnormality of the heart, or any artery disease?									□Y□N	
5.	men • An • An illn dis • As me or • Ca • Dia • Ep • He fail	nber of nemia (ouxiety, dess (the sability of the sability of the sability of the sability of the sabetes of th	the medother that epressic at would from woother that a second between a second with a second art murn ty, coronartery dis	dical profession iron de profession or other dinclude lark, or suice an taking deded with a disorder asal cell ceizure iomyopathour (and taking artery sease, ste	ession for ficiency) mental hospitalicide atte non-ster no hospi carcinom ny, conge aking me bypass nt, pace	or any of the formal or nervous stations, mpts) oidal statizations), and estive heart edication(s)), surgery,	Hepatit Hepatit Kidney or chror Liver D Lou Ge Lupus Multiple Muscul Parkins polymy Stroke transier arteriov Transpl	Disease nic renal isease hrig's Disease ar Dystroon's Disease including it ischemenous mant of an	involving of failure sease (ALS) sis ophy ease, sclero fibromyalg g aneurysm ic attack (Talformation	dialysis derma, ia , rtA), or		□Y□N		
The same of the sa	Rider SAR ial health of the control	Rider SAR1 Color	Plan Type) Rider SAR1 Rider IPE ial health coverage to elect UL20) Term (20YT) UL21) Rider PW Rider S Name on Bank/Credit Union Bank/Credit Union Account Routing Number Draft Date CGI & AlDS virus Albereviations: EE Albereviations Account	Rider SAR1 Rider IPBR1	Rider SAR1	Rider SAR1 Rider IPBR1 Rider OPBR1 CHC CHC	Rider SAR1 Rider IPBR1 Rider OPBR1 Rider OEAR1	Rider SAR1 Rider PBR1 Rider OPBR1 Rider OEAR1 Rider ARIDER Rider OPBR1 Rider OEAR1 Rider ARIDER ARIDER	Pop Pop	Company Comp	Pilen Type	CPUP CPUP	DPY	

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.

Abbrev	/iati	ons: EE - Employee SP - Spouse CH - Child(ren) Y - Yes N	- No		
		UNDERWRITING QUESTIONS	EE	SP	СН
SI Accident w/ Sickness DI Rider, SI Critical Illness, SI Disability, SI Hospital Indemnity & SI Life	6.	Has any person to be insured, in the last 5 years, had any medical or surgical procedures (including organ transplant) advised or recommended by a member of the medical profession, but not done at this time?			
SI Life	7.	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?			
SI Accident w/ Sickness DI Rider, Cancer w/ Intensive Care, SI Critical Illness, SI Disability, SI Heart/Stroke, SI Hospital Indemnity & SI Life	8.	Has any person to be insured, in the last year, been diagnosed by a member of the medical profession with a systolic blood pressure reading higher than 150 more than once or a diastolic blood pressure reading higher than 100 more than once?	□Y□N	□Y□N	□Y□N
SI Accident w/ Sickness DI Rider & SI Disability	9.	Has any person to be insured, in the last 2 years, had any disease, impairment of, or 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			N/A
SI Accident w/ Sickness DI Rider, SI Critical Illness & SI Disability	10.	Has any person to be insured, in the last 2 years, had or been diagnosed with or treated by a member of the medical profession for any of the following? • Cancer, except basal cell carcinoma • Central Nervous System Disease or disorder (to include Multiple Sclerosis or Muscular Dystrophy) • Chronic Fatigue Syndrome • Diabetes • Emphysema • Fibromyalgia • Heart Disease	□Y □ N	□Y□N	□Y □ N
SI Accident w/ Sickness DI Rider & SI Disability	11.	Has any person to be insured, in the last 2 years, had or been diagnosed with or treated by a member of the medical profession for any of the following? • Counseling for alcohol or drug abuse • Pancreas Disease	□Y□N	□Y□N	N/A
Height and Weight		Provide Height and Weight Employee (SI Accident w/ Sickness DI Rider, Cancer w/ Intensive Care Option, SI Critical Disability, SI Heart/Stroke, SI Hospital Indemnity, and SI Life): Height:ft. Spouse (SI Critical Illness and SI Life (when Policy Proposed Insured)): Height:ft.	in.	Weight: _ Weight: _	lbs.
SI Critical Illness (over \$50,000) & SI Life (over \$150,000)	13.	Provide the names and addresses of all physicians (or other members of the medical p be insured; the required health history section may be used if additional space is need.	ed.) for each	person to
Required Health History	14.	Provide health history for any "Yes" answers to the Underwriting questions. Include physical profession) name, address and telephone number:	sician's (o	r other me	embers of
All-Replacement (Answer for Proposed Insured)	15.	Is this insurance to replace or change any existing life (if applied for) or health (if applied for) coverage? If yes, indicate product being replaced or changed and complete replacement form provided if required by your state.	□Y□N	□Y□N	□Y□N
All-Existing Insurance (Answer for Proposed Insured)	16.	If you are applying for the type of coverage in the following list, is there any other 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.		□Y□N	□Y□N
All Life (Answer for Proposed Insured)		Illustration Certification. Owner. The owner certifies that no illustration conforming to 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.			N/A
Hospital Indemnity	18.	Do you currently have other health coverage that is minimum essential coverage, per federal law? If you have answered "No," you may not apply for Hospital Indemnity coverage.	□Y □ N	□Y□N	□Y □ N

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.

Date Signed

Signature of Proposed	insured								
Signature of Owner, if	other than Insured			•					
Signature of Employee	e/Payor, if not Insured or	Owner							
SOLICITING PRODUC	CER MUST COMPLETE	AND SIGN WHEN AP	PLICATION IS PRODUCER ASSISTE	D					
All-Replacement	1. To your knowledge, is change or replacement involved? ☐ Yes ☐ No								
All-Existing Insurance	2. To your knowledge, do	2. To your knowledge, does any person to be insured have existing coverage in force? ☐ Yes ☐ No							
GI, CGI & SI Life	3. The producer certifies that no illustration conforming to 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.								
Producer's Statement correctly recorded.	t. I certify that to the best	of my knowledge and	belief the information on this form is co	mplete, accurate and					
Signature of Soliciting	Producer	Pri	nt Soliciting Producer Name						
To be completed by ho	me office or producer, pr	rior to issue:							
Produc	er Name	Producer Number	National Producer Number (NPN)	Percentage Credit					
Servicing Producer:	·			%					
Soliciting Producer:				%					
				%					
				%					

Signed at: City/State

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).



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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).

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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 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	action will not be accomplished:						
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 ()							
9. Financial Organization: Wells Fargo							
255'2	nd Ave South						
Minn	eapolis, MN 55401						
Part III							
I certify that I authorize the use of my PIN and ID n the information printed above. In signing this form I institution named above to be deposited to the design							
10. a. Employee Signature:	10. b. Date Signed:						
11. Effective Date:	12. Confirmation Number:						