Producer A	ASSIS	ted									□ New F	olicy	/ ☐ Change/In	icrease Policy #_			
APPLICATI	ON F	OR LIFE AN	D HEALTH INS	URANCE TO	: Americ	an Herita	age Li	fe Ir	surance	Compar	ny (AHL) 1	776	American Herita	ge Life Drive, Jac	ksonv	ille, Florida 32224	
V					-	EMPLO	OYE	E	NFOF	MATI	ON						
Employee/P	Employee/Payor Name (if other than Proposed Insured) Employee Date of Birth Employee/Payor Social Security Number Employee I.D. Number Date Hired																
					PROP	OSED	INS	SU	RED I	NFOR	MATIC	N					
Proposed Insured Name (Last, First, M.I.)											☐ Employee ☐ Spouse ☐ Child ☐ Other			Social Security Number			
Residence Address City State Zip Phone Number																	
Employer								Occupation									
Owner Name and Address (if different than Proposed Insured)							ity				State	Zip		Owner Phone Nu	mber		
Owner Date of Birth (if different than Proposed Insured) Owner Social Security Number or Tax I.D. Number (if different than Proposed Insured) Owner Email Address																	
Primary Ber	eficia	ary Name (Las	st, First, M.I.) ar	d Address	City		S	tate	Zip	Relationship		Pho	one Number	Date of Birth Soci		al Security Number	
Contingent I	Bene	ficiary Name (Last, First, M.I.	and Address	City		S	tate	Zip	Relation	ship	ship Phone Number		Date of Birth Social		al Security Number	
			CON	PLETE	THIS	SECT	101	l F	OR PI	ERSO	NS TO	В	E INSURI	ED			
			Firs	st Name Date of Birth			Sex	Relation	ship	Actively at Work*		Full Time Student [*]	Has any adult (19 and older to be insured used toba in the last 12 months		sed tobacco		
Employee									Employ	yee	☐ Yes ☐ N	0	N/A			□ No	
Spouse									Spous	se	☐ Yes ☐ N	0	N/A	**	Yes	□ No	
Dependent										٨	☐ Yes ☐ N	0	☐ Yes ☐ No	٨	Yes	□ No	
Dependent	ependent							1	٨	^□ Yes □ No □ Y		☐ Yes ☐ No	^□ Yes □ No				
Dependent							\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		☐ Yes ☐ No ☐ Yes ☐ No		Λ_	Yes	□ No				
hours each	Its 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 nours 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																
A ! - ! 4			ADDI		GI - Guara			_					- Simplified Issu		25	Mode Premium	
Accident		SI (P	an Type and Units	□ AP2 □ AP3	□ AP6 □ Individ			ividual & Spouse 🗆 Fa			Individual & Children Family		Monthly Sala	ary Section 125 ☐ Yes ☐ No		\$	
Riders	Rider	APDIR	Rider APEXT	Rider AP	HCR Rider BER		R	R Rider OPT		rr Rider AP6DF		=	Rider AP6AU0	C Rider AP6ERS		Rider AP6ADD	
Units/Amt																	
Cancer _		(F	Plan Type)		☐ CP10A ☐ CP12 ☐ CP10B			□ Individual			al 🗆 Family			Section 125 ☐ Yes ☐ No		Mode Premium \$	
Policy Option	ns		Hospital		R	hemotherapy		Surgery Re		Rela	ated	Misc.		C.			
Units/Amt		8: 1	In:		Dil		In:			B: 1				D'.			
Riders		Rider CABR	Rider	ICR	Rider CI	LR	Rider	CF	PR	Rider	WBR	-Fixe	d	Rider CP1	2WBF	R-Variable	
Units/Amt																	
Critical Illness (Plan Type)					Basic \$_	Basic Benefit Amount				☐ Single Parent Family☐ Family		Section 125	- 1	Mode Premium \$			
Riders Rider CICR1 Rider WBR				Rider			Rider		Rider				Rider				
Units/Amt																	
Disability	(DI)			Monthly	y Salary				Eliminat	ion Period			Section 125	Т	Mode Premium	
		•			\$	/ Benefit	D ₀	nefit	Period	Days Acc.	Days Acc Days Sick. On The Job Rider			☐ Yes ☐ No \$			
0000000	CI-	no Decfor-	d - Ctanderd		\$	Denem								Accident Rider Units			
Occupation Class Preferred Standard					Ψ	Months				☐ Yes	VO	☐ Yes ☐ No ☐ Individual ☐ Family					

Heart/Stroke (Plan Type)					□ HSP2		Units		Individual Family			nily		Section 125 Yes No		Mode Premium		
Rider CIDR1 Rider ICR		Rider _V	VBR	Rider		Rider	Rider		der		Rider		Rider					
Units/Amt																		
Hospital		emnity (Sh	IOP)*		Plan Ty	/pe)	-	□ СНС	Units	□ Indi		Spouse		ual & Chi	ildren	Section 12		e Premium
Riders	Rider	IHR1	Rider	SAR1		Rider IP	BR1	Rider OPI	BR1	Rider OEA	R1	Rider AHNR	F	Rider TR	1 R	ider ADIR1	Rider	SDIR1
Units/Amt																		
*Must have	e min	imum esser	ntial hea	alth co	verag	e to ele	ct Hospita	I Indemnit	y.									
Life		Universal Universal	(UL21)	□ T		20YT)	□ GI □ CG		Death		1 🗆 :			\$_	Face Am	nount	Mod	e Premium
Riders	Rider	ADB	Rider	PW		Rider S	STR	Rider C1	ΓR	Rider LBF	?	Rider FPOR	F	Rider LT	c R	ider OIR	Rider	TIR
Units/Amt																		
Billing Meth Payroll I Bank/Cru (Authori *Comple	Deduction Deduction		Bank	/Credit	Unior	Accoun		t			□ Bi-we	Mode: thly (12) □ S eekly (26) □ V er		,	Date of Fi	Effective Date rst Deductior Case) Number	\$	e Premium:
IF UNDER	RE	ITING QU	IESTIC	ONS	BEL	OW A	RE ANS	WERED	"YES",	PLEASE	E LIST	ON 15. FO	QUIRE	D HEA	LTH HIS	STORY IN	S, IF AN	IY ION 14.
			Abbre	viatio	ons:	EI	E - Em			Spouse		- Child(r	ren)	Y - Y	es N	- No	SP	СН
DI Rider, Olliness, CO SI Heart/S	Cand GI & troke	dent w/ Sid cer, SI Criti SI Disabilit e, CGI & SI CGI & SI Li	ical y, CGI 8 Hospita	S.	mer or A	mber o	erson to f the me Related C	be insure	ed, in the	last 5 ye	ars, be	een diagnos nune Deficie e for antige	ency S	yndrom	e (AIDS)	□Y□N		
All CGI				2.	Has	any p	erson to ther than	be insure	ed, in the	e last 6 n	nonths, ons or	, been disa broken bor	abled or	hospit to an a	alized for accident?	□Y □ N	□Y □ N	
	ider,	SI Heart/S	troke		Has any person to be insured ever been diagnosed with or treated by a member of the medical profession for any type of cancer, other than basal cell carcinoma? If the answer to 3a. is yes, has that person(s) been diagnosed with or treated by a TYDN TYDN TYDN TYDN TYDN TYDN TYDN TYDN													
Cancer Rider & SI Hospital Indemnity		3b.	mer Car	mber oncer with	of the me th any ly	edical pro mph node	fession to involve	for Leuke ment or m	mia, H nore th	lodgkin's D an one me)isease tastasi	, Lymp s?	homa, or					
			3c.	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)? Has any person to be insured, in the last 5 years, been diagnosed with or treated by a property of the														
	Strok	ensive Car e & SI Hos		4.	mer	nber of	f the med	lical profe	ssion for	a stroke	or trans	en diagnos sient ischer of the hear	nic atta	ick (TIA), a heart		□Y□N	
SI Life				5.	merre • Arre • Arre • Arre • Illri distance • Assemble • Assemble • Cool • Erre • Hee fair and cool • Assemble • Arre • Cool • Erre • Arre • A	mber of nemia (nxiety, coness (the sability of the sability of	f the med (other that depression at would from wo (other that on as need ther lung except be with a seack, card eart mum sty, coron artery dislacement	dical profession iron design or other dinclude rk, or suited an taking eded with disorder asal cell of eizure itomyopath ary artery sease, ste	ession for force of the control of t	or any of the content	ne follows s in in in in in in in in in	been diagowing? Hepatitis Kidney Dis or chronic r Liver Disea Lou Gehrig Lupus Multiple Sc Muscular E Parkinson's polymyositi Stroke inclutransient iso arterioveno Transplant Counseling of, alcohol	ease irrenal fase g's Disease bystrop s Disease is, or fil uding a chemic ous mal of any g for, or	hy se, scle oromya attack formatio organ	roderma, lgia m, (TIA), or on			

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	riatio	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	□Y□N	□Y□N	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 include Multiple Sclerosis or Muscular Dystrophy) • Liver Disease • Lung Disease • Lupus • Optic Neuritis • Parkinson's Disease • Paralysis • Rheumatoid Arthritis	□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	12.	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: _	
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.) 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
All Health	19.	I have received an Outline of Coverage for each health coverage.	ПУПИ	ПУПИ	N/A

REPRESENTATION. I have read or had read to me the completed application and understand that any misstatement or misrepresentation of a material fact 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

Signed at: City/State_

Soliciting Producer:

Servicing Producer:				%				
Produc	cer Name	Producer Number	National Producer Number (NPN)	Percentage Credit				
To be completed by ho	ome office or producer, p	rior to issue:						
Signature of Soliciting	Producer	Pr	int Soliciting Producer Name					
Producer's Statemen correctly recorded.	t. I certify that to the bes	t of my knowledge and	belief the information on this form is cor	mplete, accurate and				
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.								
All-Existing Insurance	ce 2. To your knowledge, does any person to be insured have existing coverage in force?							
All-Replacement	All-Replacement 1. To your knowledge, is change or replacement involved?							
			PLICATION IS PRODUCER ASSISTED)				
Signature of Employee	e/Payor, if not Insured or	Owner						
Signature of Owner, if	other than Insured							
Signature of Proposed	Insured							

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								
1. Employee Name:	2. Postal Ease PIN Number							
3. Employee Address:	4. Employee ID Number							
Home Address	and the second section describe statement describe describe seconds.							
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: 1210-00248								
7. b. Account Number: 17760000	THE VALUE OF THE PROPERTY OF T							
8. Account Type: Savings (X) Check	ing()							
9. Financial Organization: We	lls Fargo							
255	2 nd Ave South							
Min	nneapolis, MN 55401							
Part III								
	number for this transaction. I have read and understand in I authorize my payment to be sent to the financial signated account.							
10. a. Employee Signature:	10. b. Date Signed:							
11. Effective Date:	12. Confirmation Number:							