Toll Free: **1-800-276-7619, Ext. 4264**
AssureLINK Address: **http://assurelink.assurity.com**

Idaho Application for Simplified Critical Illness Insurance

This application includes all forms needed to apply for Simplified Critical Illness Insurance.

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

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

✓ For Critical Illness products, the application should coincide with the **state in which the policy Owner resides** for the states listed below.

Simplified Critical Illness (Form CI 005): AR, CO, FL, ID, ME, MN, MT, NH, NC, 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 photo copying 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. Complete <u>all other</u> 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.

Assurity Life Insurance Company
Application for Critical Illness Insurance

I hereby apply for insurance with Assurity Life Insurance Company.

A. Proposed Insured

1. Name	2. Sex ☐M ☐F	3.a. Date of Birth b. Birth State	4. Age
5. Address		6. Social Security Number	
7. City, State, ZIP		8. Telephone (Area Code/Number)	
9. Height	10. Weight	11. Best Time to Call	

12. U.S. Citizen? ☐ Yes ☐ No If No, how long has he or she been in the U.S.? _____
If not a citizen, does he or she have a permanent visa? ☐ Yes ☐ No If Yes, please provide a copy.

13. Employer _____ Occupation _____

Duties _____

14. Plan: **Critical Illness**

Benefit Amount:

$_____

Premium Payment Method:

☐ Annually ☐ Quarterly
☐ Semi-Annually ☐ Monthly
☐ Other _____

Amount Collected:

$_____

15. Rider(s)
- ☐ Accidental Death Benefit $_____
- ☐ Children's Rider ☐ $5,000 ☐ $10,000
- ☐ Return of Premium
- ☐ Spouse Rider Benefit Amount $_____
- ☐ Waiver of Premium

16. Name of spouse and/or dependent children (who have not reached their 19th birthday) proposed for coverage under the Spouse and/or Children's Rider.

Full Name	Relationship	Sex M/F	Date of Birth	Age	Height	Weight	Residing with Proposed Insured Yes	No
	Spouse	☐M ☐F					☐	☐
	Child	☐M ☐F					☐	☐
	Child	☐M ☐F					☐	☐
	Child	☐M ☐F					☐	☐

17. Beneficiary Name Relationship SS#/TIN Date of Birth/Trust

Primary: _____

Contingent: _____

B. Answer the Following Questions:

	YES	NO
1. Does the Proposed Insured(s) have any other Critical Illness (lump sum diagnostic benefits) coverage in force and applied for? If **Yes,** list company name and amount.	☐	☐
2. If under age 65, is the Proposed Insured(s) receiving Medicare or Medicaid?	☐	☐
3. Has the Proposed Insured(s) been postponed or declined Critical Illness coverage?	☐	☐
4. Has there been, or will there be, a lapse, surrender, loan, or other change to any existing health insurance as a result of, or in anticipation of, this application?	☐	☐

_____

If **Yes,** name of person(s)_____

If **Yes,** name of person(s)_____

5. Estimated Annual Income $_____ Sources: _____

C. Health History (Questions 1 through 6 apply to all Proposed Insured(s)):

	YES	NO
1. During the past two years, has the Proposed Insured(s) received medical care from a member of the medical profession for, or experienced symptoms of, any of the following? If Yes, indicate all that apply.	☐	☐
2. In the past 10 years, has the Proposed Insured(s) ever received medical care from a member of the medical profession for, or been diagnosed with, any of the following? If Yes, indicate all that apply.	☐	☐
3. Does the Proposed Insured(s) intend to live or travel outside the United States or Canada for more than two months during the next 24 months?	☐	☐
4. During the past two years has the Proposed Insured(s) been advised by a member of the medical profession: a) of any abnormal diagnostic test results or been advised to have any diagnostic tests (includes self-administered) which have not yet been completed?	☐	☐
b) to undergo any treatment, hospitalization or surgery which has not yet been completed?	☐	☐
5. During the past five years, has the Proposed Insured been unable to perform any of the following activities on his/her own: transferring in or out of a chair or bed, dressing, bathing, feeding, toileting or continence?	☐	☐
6. Have any **two or more** of the Proposed Insured's natural parents, brothers or sisters, either living or deceased, been diagnosed with the **same condition(s)** from the following list:		
• Heart disease, stroke, diabetes, kidney disease or breast cancer prior to age 60?	☐	☐
• Colorectal cancer or Alzheimer's or Senile Dementia prior to age 75?	☐	☐
• Any other same cancer in both relatives prior to age 55?	☐	☐

1. ☐ Disorder of the heart or circulatory system
2. ☐ Unexplained Weight Loss
3. ☐ Fibrocystic breast disease, recurrent breast tumors, or unexplained tumors/growths
4. ☐ Unexplained Fatigue
5. ☐ Unexplained Dizziness
6. ☐ Abnormal Pap Smear

2.
- ☐ Stroke (including Transient Ischemic Attack)
- ☐ Heart Attack
- ☐ Alcoholism
- ☐ Drug Abuse
- ☐ Cancer (other than skin cancer)
- ☐ Melanoma
- ☐ Abnormal Kidney Functions
- ☐ Recurrent Human Papilloma virus (HPV) or Sexually Transmitted Disease (within the past 5 years)
- ☐ Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Human Immunodeficiency Virus infection (symptomatic or asymptomatic) or any AIDS related condition
- ☐ Diabetes
- ☐ Hepatitis B or C
- ☐ Chronic Lung Disease
- ☐ Cirrhosis
- ☐ Skin Cancer (2 or more occurrences)
- ☐ Ulcerative Colitis
- ☐ Crohn's Disease
- ☐ Alzheimer's or Senile Dementia
- ☐ Systolic Blood Pressure 150 or greater within the last 6 months
- ☐ Diastolic Blood Pressure 95 or greater within the last 6 months

If any question in this section (Section C, Questions 1 – 5) is answered "Yes", list the name(s) of the person(s).

_____

7. Has the Proposed Insured(s) used any tobacco or nicotine product during the past 12 months?	☐	☐

If "Yes", list name(s):_____

D. AGREEMENT

I HEREBY AGREE THAT: 1. All answers in this Application : (a) are true and complete to the best of my knowledge; and (b) will be relied on to determine insurability. 2. If the minimum premium deposit is paid on the date this Application is signed, the policy applied for will be in effect from that date, subject to: (a) underwriting requirements; (b) the terms of the attached Conditional Receipt; (c) the terms of the policy and (d) the issuing Company's right to rescind the policy. The minimum premium deposit is the amount equal to the full premium for the mode chosen on this application for the policy applied for. 3. If the minimum premium deposit is not paid as provided in "2 (b)" above, then no insurance will be in effect unless: (a) during the lifetime of the Proposed Insured, a policy is delivered to the Proposed Insured/Owner and accepted and the entire first premium is paid; and (b) at the time of delivery or acceptance or payment, whichever is later, all answers in this Application are still true and complete to the best of my knowledge. 4. No agent is authorized to waive the terms of this Agreement.

ACKNOWLEDGEMENT – I acknowledge that I was provided an Outline of Coverage at the time my application for insurance was taken.

Any person who knowingly and with intent to injure, defraud, or deceive any insurance company, submits an application or files a statement of claim containing any false, incomplete or misleading information may be guilty of a criminal act punishable under law.

Dated at _____ (City) _____ (State) this _____ (Day) day of _____ (Month) , _____ (Year)

_____ Witnessed by _____
(Signature of Proposed Insured) (Licensed Resident Agent)

_____ Assurity Agent Number _____
(Signature of Spouse)

FIELD UNDERWRITER'S STATEMENT

1. What amount was collected with this application? $_____
2. Has a Conditional Receipt been given to the Proposed Insured?..... ☐Yes ☐No
3. Did you personally see the Proposed Insured/Owner on date of application? (If "No," please explain in #6)..... ☐Yes ☐No
4. Is the Proposed Insured/Owner a citizen of the United States?..... ☐ Yes ☐No
   If "No," provide a copy of their permanent visa.
5. If this insurance is issued, will it replace any insurance, annuity, or other policy? (If "Yes," please explain in #6.) ..... ☐ Yes ☐No
6. Special Requests, Remarks, and Instructions: _____

Was this application faxed? ( ) Y ( ) N
If "yes", give date.
_____

I hereby certify that to the best of my knowledge and belief, the answers on the application and in this statement are true and correct.

_____ Soliciting Agent Signature
_____ Code Number
_____ Date

_____ Soliciting Agent Printed Name
_____ Agent Phone Number
_____ Agent Fax Number and/or Email Address

ASSURITY® LIFE INSURANCE COMPANY
Post Office Box 82533, Lincoln, NE 68501-2533
(402) 476-6500 • (800) 276-7619 • FAX (402) 437-4591

CONDITIONAL RECEIPT

The following Conditional Receipt of premium 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.

Please make **all** premium checks payable to "Assurity Life Insurance Company." **Do not** make checks payable to the agent or leave "payee" blank.

The sum of $_____ is received of _____ by Assurity Life Insurance Company as payment of the full initial premium on insurance applied for on this date. Coverage starts once the application has been approved and the policy has been issued. It is expressly understood and agreed that this does not provide any coverage. In such case that the coverage is not issued, the Company's only liability and obligation is to promptly refund the premium payment received.

Dated at _____ On _____
City, State *Date (MM/DD/YYYY)*

_____ _____
Signature of Agent *Print Agent Name*

Proposed Insured/Owner should retain this page if premium is collected.

ASSURITY® LIFE INSURANCE COMPANY
Post Office Box 82533, Lincoln, NE 68501-2533
(402) 476-6500 • (800) 276-7619

Confidential Information AUTHORIZATION

_____ / / _____
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)

ASSURITY® LIFE INSURANCE COMPANY
Post Office Box 82533, Lincoln, NE 68501-2533
(402) 476-6500 • (800) 276-7619

Confidential Information AUTHORIZATION

_____ / / _____
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)

ASSURITY® LIFE INSURANCE COMPANY
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CONSUMER NOTICE

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.

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.

ASSURITY® LIFE INSURANCE COMPANY
Post Office Box 82533, Lincoln, NE 68501-2533
(402) 476-6500 • (800) 276-7619 • FAX (402) 437-4591

Accident or Sickness Insurance
REPLACEMENT NOTICE

NOTICE TO APPLICANT REGARDING REPLACEMENT OF ACCIDENT AND SICKNESS INSURANCE

According to your application *(information you have furnished)*, you intend to lapse or otherwise terminate existing accident and sickness insurance and replace it with a policy to be issued by Assurity Life Insurance Company. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new policy.

1. Health conditions that you may presently have *(pre-existing conditions)*, may not be immediately or fully covered under the new policy, or the new policy may also provide for a waiting period for certain specified conditions. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.

2. You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. This is not only your right, but it is also in your best interest to make sure you understand all the relevant factors involved in replacing your present coverage.

3. If, after due consideration, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical/health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, reread it carefully to be certain that all information has been properly recorded.

The above "Notice to Applicant" was delivered to me on:

Date (MM/DD/YYYY)	*Applicant's Signature and Printed Name*

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.

ASSURITY® LIFE INSURANCE COMPANY
Post Office Box 82533, Lincoln, NE 68501-2533
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Accident or Sickness Insurance
REPLACEMENT NOTICE

NOTICE TO APPLICANT REGARDING REPLACEMENT OF ACCIDENT AND SICKNESS INSURANCE

According to your application *(information you have furnished)*, you intend to lapse or otherwise terminate existing accident and sickness insurance and replace it with a policy to be issued by Assurity Life Insurance Company. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new policy.

1. Health conditions that you may presently have *(pre-existing conditions)*, may not be immediately or fully covered under the new policy, or the new policy may also provide for a waiting period for certain specified conditions. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.

2. You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. This is not only your right, but it is also in your best interest to make sure you understand all the relevant factors involved in replacing your present coverage.

3. If, after due consideration, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical/health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, reread it carefully to be certain that all information has been properly recorded.

The above "Notice to Applicant" was delivered to me on:

Date (MM/DD/YYYY)	*Applicant's Signature and Printed Name*

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.

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Automatic PREMIUM PAYMENT

Name of Proposed Insured _____ Date Signed ____/____/____
First Middle Last *(MM/DD/YYYY)*

Policy No. *(if for an existing policy)* _____

AUTOMATIC BANK WITHDRAWAL AUTHORIZATION

Name of Account Holder or Authorized Officer _____

☐ Initial and recurring premiums ☐ Recurring premiums only

If "Initial and recurring premiums" is marked, the company's authority to debit from your account the first premium for this insurance does not begin until the date the policy is issued. No coverage will be in force until the premium is paid.

Type of Account: ☐ Checking ☐ Savings

Date of Withdrawal _____ Date ***cannot*** be the 29th, 30th or 31st. If no date is entered, the policy issue date will be used.

I hereby request and authorize Assurity Life Insurance Company, Lincoln, Nebraska, to initiate debit entries to my account listed below for premiums as selected above. I understand that initiating automatic payments may result in additional drafts to bring my account current. This authorization shall remain in effect until revoked by me in the manner provided by law. Until it receives notice of such revocation, I agree that Assurity Life Insurance Company shall be fully protected in honoring any debit to my account. I further understand that if the date of the withdrawal is after the policy issue date and if any premium is not honored, my policy may lapse and require evidence of insurability, according to the terms of my policy.

_____ _____ _____
Name of Financial Institution *Routing No. (9-digit number)* *Account No.*

_____ ____/____/____ (____) _____
Signature of Account Holder or Authorized Officer and Title *Date (MM/DD/YYYY)* *Telephone No.*

TO ENSURE CODING ACCURACY, SUBMIT VOIDED CHECK
(unless application is submitted electronically)

CREDIT CARD AUTHORIZATION

Name of Account Holder or Authorized Officer _____

☐ Initial premium only ☐ Recurring premiums only ☐ Initial and recurring premiums

If "Initial premium only" or "Initial and recurring premiums" is marked, the company's authority to charge the first premium for this insurance to your credit card does not begin until the date the policy is issued. No coverage will be in force until the premium is paid.

Type of Card: ☐ MasterCard ☐ Visa ☐ Discover

Date of Charge: ☐ 1st ☐ 5th ☐ 10th ☐ 15th ☐ 20th ☐ 25th
If no date is selected, recurring charges will occur on the option date immediately prior to the policy issue date.

I hereby request and authorize Assurity Life Insurance Company, Lincoln, Nebraska, to initiate charges to my credit card listed below for premiums as selected above. I understand that initiating automatic payments may result in additional drafts to bring my account current. This authorization shall remain in effect until revoked by me in the manner provided by law. Until it receives notice of such revocation, I agree that Assurity Life Insurance Company shall be fully protected in honoring any charges to my credit card. I further understand that if the date of the withdrawal is after the policy issue date and if any premium is not honored, my policy may lapse and require evidence of insurability, according to the terms of my policy.

_____ _____ ____/____
Name as it appears on Card (Please print) *Card/Account No.* *Expiration Date (MM/YYYY)*

Credit card billing address _____
Street Address P.O. Box City State Zip+4

_____ ____/____/____ (____) _____
Signature of Account Holder or Authorized Officer and Title *Date (MM/DD/YYYY)* *Telephone No.*

ASSURITY LIFE INSURANCE COMPANY
1526 K Street, P.O. Box 82553
Lincoln, Nebraska 68501-2533

OUTLINE OF COVERAGE
CRITICAL ILLNESS INSURANCE POLICY
FORM NO. CI 005 (ID)

"We**"** are **Assurity Life Insurance Company**, the company providing this Outline of Coverage. The address is P.O. Box 82533, Lincoln, Nebraska, 68501-2533. We are required to give You the following information:

- **THIS OUTLINE OF COVERAGE IS ONLY A SUMMARY OF THE COVERAGE PROVIDED. CONSULT THE POLICY TO DETERMINE GOVERNING CONTRACTUAL PROVISIONS**.
- **CAPITALIZED WORDS ARE USED AS DEFINED IN THE POLICY.**
- **RETAIN THIS OUTLINE OF COVERAGE FOR YOUR RECORDS**.
- **READ YOUR POLICY CAREFULLY**. This Outline of Coverage gives a summary of the important features of Your Policy. This is not the insurance contract. Only the actual Policy provisions will control. The Policy details both Your rights and obligations and Our rights and obligations as Your insurance company.
- **CRITICAL ILLNESS COVERAGE** is designed to provide You with a lump sum payment if You are diagnosed for the first time ever with one of the specified conditions or undergo for the first time ever one of the specified procedures named in the Policy. A limited benefit is paid for cancer in situ, coronary bypass and angioplasty. No Benefits are paid for basic hospital, medical-surgical, or major medical expenses. The following pages give a summary of the benefits, limitations, conditions and costs of Your Policy.

THIS IS A LIMITED BENEFIT POLICY!

POLICY BENEFITS

While Your Policy is in force, We will pay You the Benefit Amount if You receive a First Ever Diagnosis or Procedure for one of the following Specified Covered Conditions:

Critical Illness Covered Condition	Percentage of Maximum Benefit Payable
a) Invasive Cancer	100%
b) Heart Attack	100%
c) Stroke	100%
d) Major Organ Transplant	100%
e) End-Stage Renal Disease	100%
f) Advanced Alzheimer's Disease	100%
g) Major Burns	100%
h) Paralysis	100%
i) Coma	100%
j) Coronary Bypass Surgery	25%
k) Cancer in Situ	25%
l) Angioplasty	10%

and;

If a portion of the Maximum Benefit Amount is paid under the Policy or certain attached Riders (if applicable), the Maximum Benefit Amount will be reduced by the amount paid, and the premium will be adjusted accordingly. The Owner will be notified of the new Maximum Benefit Amount and new Premium. In no event will the payment(s) for any Critical Illness Insured Condition(s) exceed the Maximum Benefit Amount then in force.

Definitions of each Specified Covered Condition or Procedure are found in Your Policy.

LIMITATIONS

- The Benefit Amount for Coronary Bypass Surgery and Cancer in Situ is 25% of the Maximum Benefit Amount. The Benefit Amount for Angioplasty is 10% of the Maximum Benefit Amount.
- For Invasive Cancer, a reduced benefit equal to 10% of the Maximum Benefit Amount will be paid if the First Ever Diagnosis is made anytime within 90 days following the Issue Date or last Reinstatement date of the Policy. For Cancer in Situ, a reduced benefit equal to 2.5% of the Maximum Benefit Amount will be paid if the First Ever Diagnosis is made anytime within 90 days following the Issue Date or last Reinstatement date of the Policy.

EXCLUSIONS

We will not pay a Benefit Amount for a Specified Covered Condition or Procedure resulting from

- participating in or attempting to commit a felony;
- intentionally causing a self-inflicted injury;
- committing or attempting to commit suicide, whether sane or insane; or
- involvement in a war or act of war, whether declared or not.

PREMIUMS

The first Premium is due on the Date of issue. Premiums due after the first Premium are Renewal Premiums. Renewal Premiums are paid at the Premium payment interval. You can change this. The date the next Renewal Premium is due is the Due Date. Renewal Premiums are paid before the Due Date. If you terminate Your policy for any reason, any unearned Premium will be refunded to You.

You have a Grace Period to pay Renewal Premium payments. The Grace Period starts on the Due Date and ends 31 days later. During the Grace Period, Your Policy stays in force. If You do not pay the Renewal Premium by the end of the Grace Period, Your Policy will end for non-payment of Premium.

If Your Policy ends because You did not pay a Renewal Premium, You can ask to have the Policy put back in force. This is called Reinstatement. You must ask for Reinstatement within 2 years of the lapse of Your Policy. We will decide if the Policy is put back in force. The Reinstated Policy will only pay a Benefit Amount for First Ever Diagnosis of Covered Specified Diseases or Procedures that happen after the Policy has been put back in force.

RENEWABILITY

This Policy is Guaranteed Renewable to age 75. That means until the Policy anniversary following Your age 75, We cannot cancel or change Your Policy as long as You pay Premiums. We can change the Premium rates. If We do this, We can only do it to all Policies in Your class, with Your state's approval.

RIGHT TO CANCEL

You may cancel the Policy within 30 days of receiving it. Return the Policy to Assurity's Home Office or Your Assurity sales agent. As soon as You deliver or mail the Policy to Us, it is treated as if it was never issued. We will give back Your Premium payment. After the first 30 days, You may cancel this Policy at any time by telling Us in writing. The Policy will be cancelled on the date We receive Your written notice or the date You tell Us in Your notice. We will give back any unearned Premium.