| Agent use only—Agent# | | | | | | |
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| INTERNAL USE ONLY: | | | | | | |
| Attachments: | | Init | ials: | | | |

5Star Critical Illness Application



| Non-Smoker Smoker |
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| Non-Smoker Smoker |
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CI EMP App R1008 12/10

Additional Children's Information

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Child 4:

Signatures must be personal:

| Name (First, MI, Last) | DOB | SSN | Sex | Coverage Amount | Premium Amount |
|------------------------|-----|-----|-----|-----------------|----------------|
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CI 2 1008

Premium Amount

| Name (First, MI, Last) | DOB | SSN | Sex | Coverage Amount |
|------------------------|-----|-----|-----|-----------------|

Statement of Health Please answer each question to the BEST OF YOUR KNOWLEDGE AND BELIEF. Please answer the following 2 questions for ALL family members **Employee Spouse** Child 1 Child 2 Child 3 Child 4 applying for coverage: Yes No Yes No Yes No Yes No Yes No Yes No 1. Have 2 or more family members (natural parents, brothers or sisters) both before age 60 been diagnosed with or died from the same condition: of cancer, heart disease, stroke or kidney disease; or, both before age 75, of colorectal 2. Has the proposed insured **ever** been <u>diagnosed or treated</u> for any of the following: Heart Attack, Angioplasty, Coronary Artery Bypass, Stroke, Transient Ischemic Attack, Cancer (excluding non-invasive, non-melanoma Skin Cancer), End-Stage Renal Disease, Liver Cirrhosis, Hepatitis B or C (including Carrier), Multiple Sclerosis, Paralysis, Diabetes (other than during pregnancy), Organ or Bone Marrow Transplant, Alzheimer's or Senile Dementia, HIV, AIDS, or AIDS-Related Complex (ARC)? The remaining questions need only be completed by Employees applying for coverage amounts over \$10,000 and by any Spouse applying for coverage: **Employee Spouse** No Yes 3. In the last 5 (FIVE) years, has the proposed insured been diagnosed with or treated for any of the following: A. Any heart disease (including angina) or any kidney disease except non-chronic kidney stones or infections?..... B. Uncontrolled high blood pressure (hypertension) and/or uncontrolled elevated cholesterol?...... C. Lung disease requiring hospitalization, colitis, or Crohn's?..... D. Any Skin Cancer or/and Precancerous Lesions/Tumors? E. Any Human Papilomavirus (HPV), Herpes Simplex Virus (HSV), chlamydia, or gonorrhea?...... 4. In the past 2 (TWO) years, has the proposed insured been informed by a member of the medical profession of any abnormal

Conditions Relating to this Application

Agreement: I, as employee, have the appropriate knowledge to answer the questions for my spouse and children. I represent that all statements and answers in this application are complete, true and correctly recorded. I agree that: 1) upon approval of this application by 5Star Life Insurance Company, it, the policy and any riders or endorsements will constitute the entire insurance contract; 2) insurance applied for will not become effective until approved by 5Star Life Insurance Company and is subject to the health relating to each person to be insured being as described in this application, and upon receipt of the full first premium, in which case the coverage shall take effect as of the effective date as shown in the policy; 3) if within 60 days of receipt of all required documentation this application is not approved, it will become void and all premiums paid will be refunded; I will be so notified. Authorization: I hereby authorize any licensed physician; medical practitioner; hospital; clinic; insurance company; employer; financial institution; Medical Information Bureau; or Motor Vehicle Administration that may have records of my financial, physical or mental health condition to give 5Star Life Insurance Company, its authorized representative, and its reinsurers any such information. I understand that this information will be used to determine my eligibility for insurance and that I may revoke this authorization and application at any time by providing written notice. A photocopy of this authorization shall be as valid as the original. This authorization shall be valid for 24 months from the date below. I acknowledge that I, or my authorized representative is entitled to receive a copy of this authorization. As employee, my signature authorizes payroll deduction of premiums from my employer for myself and my family members. I acknowledge that I have received and read the Accelerated Benefit Disclosure form.

Employee Date Date the Applicant sign in my presence. To my knowledge, the Applicant has existing life insurance or annuity coverage. Yes No

If yes, are they replacing existing coverage? Yes No

Agent Name

Signed At (City, State) _____ Agent Signature _____ Date



NOTICE TO CONSUMERS

Information regarding your insurability will be treated as confidential. 5Star Life Insurance Company, or its reinsurers may, however, make a brief report thereon to MIB, Inc., formerly known as Medical Information Bureau, a not-for-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 in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

5Star Life Insurance Company, or its reinsurers, may also release information in 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 website at www.mib.com.