

Application

Medicare Supplement Insurance

Mississippi

Underwritten by **American Benefit Life Insurance Company**

LBIG.com

Application for Medicare Supplement Insurance

- If only one applicant, just complete Applicant A information.
- Mail application and check in the provided business reply envelope.
- Complete all required sections of the application. Any incomplete or missing information could result in delay or closure of your application.

Section 1a. Applicant A Information			
Applicant A name (as appears on Medicare card*)	Phone		
•	•		
Residential address	Apt/suite number		
•	•		
City	State	Zip	
	•	•	
Mailing address (if different than residential address)	Apt/suite number		
•	•		
City	State	Zip	
•	•	•	
E-mail	Social Security Number		
•	•		
Birth date (mm/dd/yyyy) Age □	Male		
• •	Female		
Are you a legal resident of the United States?		☐ Yes ☐ No	
Have you used any form of tobacco in the past 12 months? (In	ncluding vaping and e-cigarette	es) 🗆 Yes 🗆 No	
Medicare card number* Effective date: Me	dicare Part A	Medicare Part B	
•		•	
*Please provide complete Medicare r	1.0		
If applicant has not received a		nk.	
Applicant B name (as appears on Medicare card*)	cant B Information Phone		
Applicant B hame (us uppears on Medicure curu)	•		
Residential address	Apt/suite number		
•	•		
City	State	Zip	
city	•	Σ1 μ ●	
Mailing address (if different than residential address)	Apt/suite number		
•	•		
City	State	Zip	
•	•	•	
E-mail	Social Security Number		
•	•		
Birth date (mm/dd/yyyy) Age □	Mala		
	Male Female		
Are you a legal resident of the United States?		☐ Yes ☐ No	
Have you used any form of tobacco in the past 12 months? (In	ncluding vaping and e-cigarette	es) 🗆 Yes 🗆 No	
Medicare card number* Effective date: Me	dicare Part A	Medicare Part B	
•		•	

Section 2a. Household Premium Discount Information

Household Premium Discount Eligibility Information

You may qualify for a Medicare Supplement household discount with American Benefit Life Insurance Company if (1) you reside with your spouse (including civil union/domestic partner), or (2) you have been living with a family member who is age 50 or older for the last twelve months.

(For the purpose of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence.)

If you are eligible based on the above requirements, the discount will be 10 percent lower than the individual rates and will apply as long as these requirements are met.

Applicant(s) meet(s) these eligibility requirements \square Yes \square No

Upon verification of eligibility and approval of your application, you will qualify for the discount.

If you answered Yes to the question above, please fill out the following information about the household resident, unless both applicants are applying for coverage on this application:

Name Policy number (if applicable) Relationship to Applicant

• • •

Payment Modes

You have a choice among several payment options or modes for paying your premium: annual, semi-annual, quarterly and monthly electronic funds transfer (EFT). Each payment mode, other than annual and monthly electronic funds transfer, results in higher total yearly premium costs. Reasons for higher costs include added collection and administrative costs, time value of money considerations and lapse rates. The annual and monthly electronic funds transfer modes have the same and lowest total yearly premium costs. As a result, there is a time value of money advantage to you for paying monthly versus annually. However, there may be other advantages to you for choosing an annual payment based on your preferences. Your agent can explain the differences in modes and help you decide which is best for you. You may change your payment mode, among the modes available, during the life of your policy.

Mail policy(ies) to: ☐ Applicant(s) ☐ Agent	

	Section 2b. Plan and Pre	emium Information – Applicar		
Applicant A Plan selecte	ed*	Requested Medicare Supplement	t effective date (n	nm/dd/yyyy)
☐ Plan A ☐ Plan F* ☐	Plan G 🛘 Plan N	•		
	e first eligible before 01/01/2020			
Modal premium	Modal premium with discount	Policy fee** Total in	nitial premium co	lected/draft
\$	\$	\$6.00 \$		
Initial Premium				
☐ Draft initial premium		\square Draft initial premium on the po	licy effective date	!
Subsequent draft date*	**	Payment mode		
•		☐ Annually ☐ Quarterly ☐ S	emi-annually \Box	Monthly EFT
Initial Premium ☐ Check ☐ EFT ☐	List Bill Billing file identifier:			
If applying for household discount, provide the discounted and non-discounted premium amounts. *Plans A, G and N are available to all applicants. Plan F is available ONLY to those first eligible for Medicare before 1/1/2020. **This one-time fee will be refunded, along with your premium, if the policy is not issued or you return it during your 30-day free look. *** Draft date cannot be on the 29th, 30th or 31st of the month. Requesting to have a draft date more than 10 days greater than the policy's paid to date will draft a month in advance.				
	Section 2b. Plan and Pre	emium Information – Applicar	nt B	
Applicant B Plan selecte	ed	Requested Medicare Supplement	t effective date (n	nm/dd/yyyy)
☐ Plan A ☐ Plan F* ☐	Plan G 🛘 Plan N			
	e first eligible before 01/01/2020			
Modal premium	Modal premium with discount	Policy fee* Total in	nitial premium col	lected/draft
\$	\$	\$6.00 \$		
Initial Premium				
☐ Draft initial premium		\square Draft initial premium on the po	licy effective date	!
Subsequent draft date*	*	Payment mode		
•		☐ Annually ☐ Quarterly ☐ S	emi-annually 🛚	Monthly EFT
Initial Premium				
☐ Check ☐ EFT ☐	List Bill Billing file identifier:			
Section 3. Eligibility Questions				
To the best of your kno		Liigibility Questions	Appl	icant:
To the Best of your line	, e		Α Α	В
1. Did you turn age 65 in	the last 6 months?		☐ Yes ☐ No	☐ Yes ☐ No
-		n		
i. Dia you enroli in Me	dicare Part B in the last 6 months	•	☐ Yes ☐ No	☐ Yes ☐ No
ii. If yes, what is the ef	fective date? (mm/dd/yyyy)			
A Applicant A effect	tive date B	Applicant B effective date		
		•		
•				
		n a "Spend-Down Program" and hav " please answer no to question 2.	e	
2. Are you covered for m	edical assistance through the sta	te Medicaid program?	☐ Yes ☐ No	☐ Yes ☐ No
i. If yes, will Medicaid	pay your premiums for this Medic	are Supplement policy?	☐ Yes ☐ No	☐ Yes ☐ No
ii. Do you receive any Part B premium?	penefits from Medicaid other than	n payments toward your Medicare	☐ Yes ☐ No	☐ Yes ☐ No

		Section 3. E	ııgı	bility Que	STIO	ns continuea			
									cant:
63 days (for e start and end	verage from any M xample, a Medica dates below. If yo	re Advantage plan u are still covered	, or unc	a Medicare ler this plar	нм	O or PPO), fill in ve "End date" b	your	A	В
A Start dat	e End da	te	В	Start date		End date			
•	•			•		•		•	ì
	ill covered under t th this new Medica	-	-		o rep	lace your curren	nt	☐ Yes ☐ No	☐ Yes ☐ No
ii. Was this yo	ur first time in this	type of Medicare	plar	1?				\square Yes \square No	\square Yes \square No
iii. Did you dr	op a Medicare Sup	plement policy to	enro	ll in the Me	dicar	e plan?		☐ Yes ☐ No	☐ Yes ☐ No
4. Do you have a	nother Medicare	Supplement policy	in f	orce?				☐ Yes ☐ No	☐ Yes ☐ No
i. If yes, for Ap	pplicant A, with wh	at company, and v	vhat	: plan do yo	น haง	re?			l
A Compa	ny					Plan			
•						•			
If so, for Applic	cant B, with what o	ompany, and wha	t pla	n do you ha	ve?				
B Compa		, ,,	•	,		Plan			
	,					•			
				6 1		1: ::::::::::::::::::::::::::::::::::::	l: 2		
-	u intend to replace	-			-		-	☐ Yes ☐ No	☐ Yes ☐ No
policy?	olacing an America	in Benefit Life first	ıranı	ce company	ivie	aicare suppleme	ent	\square Yes \square No	\square Yes \square No
If yes, list the p	oolicy number:								
A Applicant A B Applicant B									
•				•					
If you lost, or are losing, other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medicare Supplement insurance policy, or that you had certain rights to buy such a policy, you may be guaranteed acceptance in one or more of our Medicare Supplement plans. Please include a copy of the notice from your prior insurer with your application.				olicy, you may					
-	coverage under a an employer, unic	-		nce within t	he p	ast 63 days?		☐ Yes ☐ No	☐ Yes ☐ No
i. If yes, with wh	nat company and w	hat kind of policy	do y	ou have?					
A Compa	ny	Policy			В	Company		Policy	
•		•				•		•	
ii. What are your start and end dates of coverage under the other policy? (If you are still covered under the other policy, leave "End date" blank.)									
A Start dat	,	te	В	Start date		End date			
•	•			•		•			
			- Fo	r agent use	only				
For agent use only Check if application is for:									
	Applicant A	☐ Open Enrollr	men	t □ G	uara	nteed Issue	□ Un	derwritten	
	Applicant B	☐ Open Enrollr	men	t 🗆 G	uara	nteed Issue	□ Une	derwritten	

Section 4: Health Questions

Answer these questions **only if you're applying for underwritten coverage**.

Do not answer these questions for an **Open Enrollment** or **Guaranteed Issue** application.

If any health questions are answered "yes" in section 4, the applicant(s) will not qualify for this insurance with us.

		icant:
	A	В
1. Are you dependent on a wheelchair or any motorized mobility device?	\square Yes \square No	☐ Yes ☐ No
2. Do any of the following apply to you?		
Currently hospitalized, confined to a bed, in a nursing facility or assisted living facility,	☐ Yes ☐ No	☐ Yes ☐ No
receiving home health care or physical therapy 3. At any time, have you been medically diagnosed, treated, or had surgery for any of the		□ 1e3 □ 100
following?		
A. congestive heart failure, unoperated aneurysm, defibrillator	☐ Yes ☐ No	☐ Yes ☐ No
B. leukemia, lymphoma, multiple myeloma, cirrhosis	☐ Yes ☐ No	☐ Yes ☐ No
C. Parkinson's Disease, Lou Gehrig's Disease, Alzheimer's Disease, dementia multiple sclerosis, muscular dystrophy, cerebral palsy	☐ Yes ☐ No	☐ Yes ☐ No
 chronic kidney disease, kidney failure, kidney disease requiring dialysis, renal insufficiency, Addison's Disease 	☐ Yes ☐ No	☐ Yes ☐ No
E. any condition requiring a bone marrow transplant or stem cell transplant, any condition requiring an organ transplant	☐ Yes ☐ No	☐ Yes ☐ No
F. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), tested positive for the Human Immunodeficiency Virus (HIV)	☐ Yes ☐ No	☐ Yes ☐ No
4. Have you been medically diagnosed or treated by a member of the medical profession for diabetes?		
A. that requires use of insulin	☐ Yes ☐ No	☐ Yes ☐ No
B. with complications including retinopathy, neuropathy, peripheral vascular or arterial disease or heart artery blockage	☐ Yes ☐ No	☐ Yes ☐ No
C. with history of heart attack or stroke (at any time)	☐ Yes ☐ No	☐ Yes ☐ No
D. treated with medication that has been changed or adjusted in the past 12 months because of uncontrolled blood sugar	☐ Yes ☐ No	☐ Yes ☐ No
5. Within the past 36 months, have you been medically diagnosed, treated, or had surgery for any of the following?		
A. alcoholism, drug abuse	\square Yes \square No	☐ Yes ☐ No
B. cardiomyopathy, atrial fibrillation, anemia requiring repeated blood transfusions, any other blood disorder	☐ Yes ☐ No	☐ Yes ☐ No
C. internal cancer, melanoma, Hodgkin's Disease	\square Yes \square No	☐ Yes ☐ No
D. hepatitis, disorder of the pancreas	☐ Yes ☐ No	☐ Yes ☐ No

Section 4: Health Questions continued		
	Appl	icant:
	Α	В
6. Within the past 24 months, have you been medically diagnosed, treated, or had surgery for any of the following?		
A. enlarged heart, transient ischemic attack (TIA), stroke, peripheral vascular or arterial disease, neuropathy, amputation caused by disease	☐ Yes ☐ No	☐ Yes ☐ No
B. myasthenia gravis, systemic lupus or connective tissue disorder	\square Yes \square No	☐ Yes ☐ No
 C. osteoporosis with fractures, Paget's Disease, arthritis that restricts mobility or the activities of daily living D. any lung or respiratory disorder requiring the use of a nebulizer or oxygen, or 3 or more 	☐ Yes ☐ No	☐ Yes ☐ No
medications for lung or respiratory disorder	\square Yes \square No	☐ Yes ☐ No
E. any lung or respiratory disorder and currently use tobacco products	☐ Yes ☐ No	☐ Yes ☐ No
7. Within the past 12 months, have you been advised by a medical professional to have		
treatment, further evaluation, diagnostic testing, or surgery that has not been performed or do you have pending test results?	☐ Yes ☐ No	☐ Yes ☐ No
8. Within the past 12 months, have you been medically diagnosed or, treated, or had surgery for a heart attack, artery blockage, or heart valve disorder?	☐ Yes ☐ No	☐ Yes ☐ No
9. Within the past 12 months, have you been medically diagnosed with wet macular degeneration and have taken or are currently receiving injections?	☐ Yes ☐ No	☐ Yes ☐ No
10. Within the past 12 months, do any of the following apply to you?		
A. had a pacemaker implanted	\square Yes \square No	☐ Yes ☐ No
B. had a PSA blood test greater than 4.5, under age 70, with no history of prostate cancer	☐ Yes ☐ No	☐ Yes ☐ No
C. had a PSA blood test greater than 6.5, age 70 or older, with no history of prostate cancer	☐ Yes ☐ No	☐ Yes ☐ No
D. had a seizure	☐ Yes ☐ No	☐ Yes ☐ No
11. Was your last blood pressure reading higher than 175 systolic or higher than 100 diastolic?	☐ Yes ☐ No	☐ Yes ☐ No
Systolic is the upper number and diastolic is the bottom number of the blood pressure reading.		
Applicant A		
Height (feet & inches) Weight (pounds)		
Applicant B Height (feet & inches) Weights (pounds)		

Section 5: Health History – Applicant A

If this is an Open Enrollment or Guaranteed Issue application, do not answer questions in this section.

Applicant A Within the past 24 months if you have been medically diagnosed, treated, or had surgery for any brain, mental or nervous disorder, provide reason and diagnosis:
Within the past five years if you have been hospitalized, treated at an outpatient facility, or emergency room, provide reason and diagnosis:
List the name of any medications you are taking and the reason why, if known:
Section 5: Health History – Applicant B
Applicant B Within the past 24 months if you have been medically diagnosed, treated, or had surgery for any brain, mental or nervous disorder, provide reason and diagnosis:
Within the past five years if you have been hospitalized, treated at an outpatient facility, or emergency room, provide reason and diagnosis:
List the name of any medications you are taking and the reason why, if known:
Use an additional sheet of paper if needed for explanation.

If this is an Open Enrollment or Guaranteed Issue application, do not answer questions in this section.

Section 6: Physician Information – A	pplicant A		
Applicant A primary physician	Phone		
•	•		
Physician's office name			
•			
City	State		
•	•		
Specialist seen in the past 24 months	Specialty		
•	•		
Reason for seeing (diagnosis)			
•			
Specialist seen in the past 24 months	Specialty		
•	•		
Reason for seeing (diagnosis)			
•			
Specialist seen in the past 24 months	Specialty		
•	•		
Reason for seeing (diagnosis)			
•			
Have you seen any additional physicians other than those listed above in the	past 24 months?	☐ Yes	□ No
	<u> </u>		
Section & Dhysician Information A	nnlicant D		
Section 6: Physician Information – A			
Section 6: Physician Information – A Applicant B primary physician	pplicant B Phone		
Applicant B primary physician •			
-			
Applicant B primary physician Physician's office name •	Phone •		
Applicant B primary physician •			
Applicant B primary physician Physician's office name City •	Phone State •		
Applicant B primary physician Physician's office name •	Phone • State		
Applicant B primary physician Physician's office name City Specialist seen in the past 24 months •	Phone State •		
Applicant B primary physician Physician's office name City •	Phone State •		
Applicant B primary physician Physician's office name City Specialist seen in the past 24 months •	Phone State •		
Applicant B primary physician Physician's office name City Specialist seen in the past 24 months •	Phone State •		
Applicant B primary physician Physician's office name City Specialist seen in the past 24 months Reason for seeing (diagnosis)	Phone State Specialty •		
Applicant B primary physician Physician's office name City Specialist seen in the past 24 months Reason for seeing (diagnosis)	Phone State Specialty Specialty		
Applicant B primary physician Physician's office name City Specialist seen in the past 24 months Reason for seeing (diagnosis) Specialist seen in the past 24 months Specialist seen in the past 24 months	Phone State Specialty Specialty		
Applicant B primary physician Physician's office name City Specialist seen in the past 24 months Reason for seeing (diagnosis) Specialist seen in the past 24 months Specialist seen in the past 24 months	Phone State Specialty Specialty		
Applicant B primary physician Physician's office name City Specialist seen in the past 24 months Reason for seeing (diagnosis) Specialist seen in the past 24 months Reason for seeing (diagnosis) Reason for seeing (diagnosis)	Phone State Specialty Specialty Specialty		
Applicant B primary physician Physician's office name City Specialist seen in the past 24 months Reason for seeing (diagnosis) Specialist seen in the past 24 months Reason for seeing (diagnosis) Reason for seeing (diagnosis)	Phone State Specialty Specialty Specialty		
Applicant B primary physician Physician's office name City Specialist seen in the past 24 months Reason for seeing (diagnosis) Specialist seen in the past 24 months Reason for seeing (diagnosis) Specialist seen in the past 24 months Specialist seen in the past 24 months Specialist seen in the past 24 months	Phone State Specialty Specialty Specialty		

Section 7. Important Statements

- 1. You do not need more than one Medicare Supplement policy.
- If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
- 3. You may be eligible for benefits under Medicaid and may not need a Medicare Supplement policy.
- 4. If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstituted if requested within 90 days of losing Medicaid eligibility. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstituted policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- 5. If you are eligible for, and have enrolled in a Medicare Supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare Supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstituted if requested within 90 days of losing your employer or union-based group health plan. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstituted policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of suspension.
- 6. Counseling services may be available in your state to provide advice concerning your purchase of Medicare Supplement insurance and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).

Section 8. Producer Compensation

When you purchase insurance from us, we pay compensation to the licensed agent. Intermediaries through whom the licensed agent works may also receive compensation.

The agent or intermediary represents us by simply taking your insurance application, collecting your initial premiums and delivering your policy.

Agent compensation may vary depending on the type of insurance plan you purchase, or the specific options included with your policy. The agent can receive compensation by:

- 1. Commissions when a policy is purchased or renewed
- 2. Fees for marketing and administrative services
- 3. Educational opportunities

Some agents and/or their intermediaries may also receive discounts on their own policy premiums and bonuses.

We may also offer incentive trips or prizes associated with sales contests based on sales criteria. Types of sales criteria include overall sales volume of an agent or intermediary with our companies or percentage of completed sales.

Intermediaries may also pay compensation directly to the licensed agent. If the licensed insurance agent can sell insurance policies from other insurance carriers, those carriers may pay compensation that differs from ours.

Section 9. Applicant(s) Agreement

This agreement is to acknowledge that I am applying for an insurance policy from American Benefit Life Insurance Company that will be issued based on my answers to the questions on this application. I have read, or had read to me, and understand all statements and answers and acknowledge that to the best of my knowledge and belief, they are all accurate, complete and correctly documented. I understand that I will receive a copy of the signed application. I acknowledge that I have received an outline of coverage for the policy that I applied for, along with a copy of Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare.

I acknowledge and agree that if there is more than one applicant on this application, all information provided may be reviewed or shared with the other applicant.

I understand that upon acceptance of the completed application, each applicant will receive a separate policy with a copy of this application attached.

I understand and agree that this application and any policy issued will be the entire contract of insurance. The Company will not be bound by any statements, promises, or information made or given by any agent or other person at any time unless it is in writing, submitted to the Company's home office, and made a part of the contract of insurance. An Officer of the Company is the only one who can make, modify or discharge contracts or waive any of the Company's rights or requirements; and any modifications must be documented in writing.

I also understand that I do not have coverage until this application is approved, the first premium is paid, there has been no change in my health as stated in the application, and a policy has been issued by the Company.

I understand and agree that, if I choose to pay my premium by electronic funds transfer (EFT) from my checking or savings account, I am accepting the terms and conditions of the EFT authorization attached to this application.

I understand that if any answers on this application are incorrect, incomplete or untrue, American Benefit Life Insurance Company has the right to adjust my premium or cancel the policy.

Applicant A signature	Date signed
x	•
Applicant B signature	Date signed
x	•

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

Complete this section **if you are requesting electronic funds transfer** (EFT) for premium payment.

Include a voided check with the application.

	on 10. Account	Information – Applicant A
Applicant A name		Account Owner name (if different than proposed insured's)
		•
Account Owner relationship to proposed	insured	
☐ Business owned by proposed insured	☐ Living trust	☐ Employer
☐ Power of Attorney	☐ Conservator/g	
Financial institution name		Account type
•		☐ Checking ☐ Savings
Routing number		Account number
•		•
Section	on 10. Account	Information – Applicant B
Applicant B name		Account Owner name (if different than proposed insured's)
•		•
Account Owner relationship to proposed	insured	
\square Business owned by proposed insured	\square Living trust	☐ Employer
☐ Power of Attorney	☐ Conservator/g	uardian Family member; please specify:
Financial institution name		Account type
•		☐ Checking ☐ Savings
Routing number		Account number
•		•
Section 11	L. Electronic fun	ds transfer (EFT) authorization
I understand and accept these terms and co	onditions:	 Information as to each EFT charge will be provided by entry
 We are authorized to withdraw funds your account to pay insurance premit insured. 	•	on your account statement or by any other means provided by your financial institution. You will not receive premium notices from us.
 If your financial institution does not he request, we will NOT consider your properties. 		 If you want to cancel or change this authorization, you must contact us at least three business days before a scheduled withdrawal.
 If your financial institution does not h request, we may make a second atter business days. 		 Any refund of unearned premium will be made to the policy owner or the policy owner's estate.
 We have the right to end EFT paymer bill you directly either quarterly or les premiums due. 	•	
Signature only require	ed if the account ow	ner is different than the proposed insured.
Account owner signature – Applicant A		Date signed
x		
Account owner signature – Applicant B		Date signed
Account owner signature - Applicant B		Date signed

Section 12. Agent Information

Please list any other medical or health insurance policies sold to Applicant A.

1. List policies sold which are still in force

•

2. List policies sold in the past 5 years which are no longer in force

•

Please list any other medical or health insurance policies sold to Applicant B.

1. List policies sold which are still in force

•

2. List policies sold in the past 5 years which are no longer in force

•

- 1. I certify that:
- 2. I have truly and accurately recorded the information supplied by the applicant(s).
- The application was provided to the applicant(s) to review and the applicant(s) has been advised that any false statement or misrepresentation in the application may result in an adjustment of premium, reduction of benefits or rescission of the policy(ies).
- 4. I have provided an outline of coverage for the policy(ies) applied for and A Guide to Health Insurance for People with Medicare to applicant(s) prior to completing the application.

All information must be completed. The writing number reflects where commissions will be paid.

Agent name (printed)	Agent signature
•	Х
Writing number (agent or company)	State license ID number (for FL only)
•	•
Phone	Email
•	•

Section 13. Agent request to split commissions

If this application results in an issued policy through American Benefit Life Insurance Company (ABLIC), the agents listed below have agreed to split the commissions earned on the policy.

- 1. Both agents must be properly licensed and appointed 3. with ABLIC in the policy's state of issue.
- 2. Split commissions are calculated as a percentage of commissionable premium and will apply while the policy remains in force.
- 3. The percentage of the premium split can be for any amount but must be stated in whole numbers and total 100%. (For example, the percentage for the premium split can be from 1% to 99% but cannot be 0% or 100%.)
- 4. Calculation of each agent's commissions are based on their respective ABLIC commission schedule.

Writing agent name (printed)

Percentage

Secondary agent (printed)

Writing number

Percentage

%

Writing agent signature

Χ

This section must be completed with this application in order to split commissions. By signing this form, the writing agent agrees to split his/her commission with the secondary agent as indicated above.



1-833-504-0331 LBIG.com

Applicant Receipt

Thank you!

- Payment will be refunded for any coverage not issued.
- All premium payments must be made payable to American Benefit Life Insurance Company.
- DO NOT make any check payable to the agent and DO NOT leave the payee blank on the check.
- A recorded interview may be required as part of the underwriting on your application for insurance.

Applicant A (printed)	Date of application
•	•
Initial payment collected (if applicable)	Payment Type
•	☐ Check ☐ Money order
EFT draft amount	EFT draft date
\$	•
Applicant B (printed)	Date of application
•	•
Initial payment collected (if applicable)	Payment Type
•	☐ Check ☐ Money order
EFT draft amount	EFT draft date
\$	•
This acknowledges receipt of your application for an insurance policy.	American Benefit Life Insurance Company Medicare Supplement
Agent name (printed)	Agent signature
•	x
Phone	Email
•	•

Thank you for choosing American Benefit Life Insurance Company!