

## **Application**

## Medicare Supplement Insurance

### **South Dakota**

# 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 r	number					
•	•						
City	State	Zip					
•	•	•					
Mailing address (if different than residential address)	Apt/suite r	number					
•	•						
City	State	Zip					
•	•	•					
E-mail	Social Secu	ırity Number					
•	•						
Birth date (mm/dd/yyyy) Age	Male	Height (feet and inches) Weight (	pounds)				
•	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	g and e-cigarettes) $\Box$ Yes $\Box$	No				
Medicare card number* Effective date: Me	dicare Part A	Medicare Part B					
•		•					
*Please provide complete Medicare number and a copy of card if possible. If applicant has not received a Medicare card yet, leave blank.							
if approximation is a section of		a yet, teave stank.					
Section 1b. Applic		·					
		·					
Section 1b. Applic	ant B Inforn	·					
Section 1b. Applic	ant B Inforn	nation					
Section 1b. Applic Applicant B name (as appears on Medicare card*)  •	ant B Inforn Phone •	nation					
Section 1b. Applic Applicant B name (as appears on Medicare card*)  •	ant B Inforn Phone •	nation					
Section 1b. Applic Applicant B name (as appears on Medicare card*)  Residential address  •	Phone Apt/suite nu	nation					
Section 1b. Applic Applicant B name (as appears on Medicare card*)  Residential address  •	Phone Apt/suite nu	nation umber Zip •					
Section 1b. Applic Applicant B name (as appears on Medicare card*)  Residential address  City  •	Apt/suite nu  State	nation umber Zip •					
Section 1b. Applic Applicant B name (as appears on Medicare card*)  Residential address  City  •	Apt/suite nu  State	nation umber Zip •					
Section 1b. Applic  Applicant B name (as appears on Medicare card*)  Residential address  City  Mailing address (if different than residential address)	Apt/suite nu State Apt/suite nu  Apt/suite nu	nation  umber  Zip  •					
Section 1b. Applic  Applicant B name (as appears on Medicare card*)  Residential address  City  Mailing address (if different than residential address)	Apt/suite nu State Apt/suite nu  Apt/suite nu	nation  Tip  umber  Zip  Tip  Tip  Tip  Tip  Tip  Tip  Tip					
Section 1b. Applic  Applicant B name (as appears on Medicare card*)  Residential address  City  Mailing address (if different than residential address)  City  City	Apt/suite nu  State  Apt/suite nu  State  Apt/suite nu  State	nation  Tip  umber  Zip  Tip  Tip  Tip  Tip  Tip  Tip  Tip					
Section 1b. Applic  Applicant B name (as appears on Medicare card')  Residential address  City  Mailing address (if different than residential address)  City  E-mail	Apt/suite nu  State  Apt/suite nu  State  Social Securi	nation  Tip  umber  Zip  Tip  Tip  Tip  Tip  Tip  Tip  Tip	unds)				
Section 1b. Applic  Applicant B name (as appears on Medicare card')  Residential address  City  Mailing address (if different than residential address)  City  Birth date (mm/dd/yyyy)  Age	Apt/suite nu  State  Apt/suite nu  State  State  Social Securi	zip  umber  Zip  umber  Zip  tity Number	unds)				
Section 1b. Applic  Applicant B name (as appears on Medicare card')  Residential address  City  Mailing address (if different than residential address)  City  Birth date (mm/dd/yyyy)  Age	Apt/suite nu  State  Apt/suite nu  State  Social Securi	Zip  umber  Zip  tity Number  Height (feet and inches)  Weight (po	unds)				
Section 1b. Applic  Applicant B name (as appears on Medicare card')  Residential address  City  Mailing address (if different than residential address)  City  Birth date (mm/dd/yyyy)  Age	Apt/suite nu  State  Apt/suite nu  State  Social Securi  Male Female	zip  umber  Zip  tity Number  Height (feet and inches) Weight (po					
Section 1b. Applic  Applicant B name (as appears on Medicare card')  Residential address  City  Mailing address (if different than residential address)  City  Birth date (mm/dd/yyyy)  Age  Are you a legal resident of the United States?	Apt/suite nu  State  Apt/suite nu  State  Apt/suite nu  State  Male Female	zip  umber  Zip  tity Number  Height (feet and inches) Weight (po	No				

#### 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
ı	. [	0

	Section 2b. Plan and	Pre	emium information – Ap	piicanτ .	A	
Applicant A Plan sele	ected*		Requested Medicare Supp	olement (	effective date (	mm/dd/yyyy)
☐ Plan A ☐ Plan F*			•			
	hose first eligible before 01/01/2		D 1. C 44			
Modal premium	Modal premium with disco	ount	•		ial premium col	lected/draft
\$	\$		\$ 25.00	\$		
Initial Premium						
	um upon policy approval		☐ Draft initial premium of	n the poli	cy effective dat	e
Subsequent draft dat	te***		Payment mode  ☐ Annually ☐ Quarterl	v □ Sa	mi-annually [	Monthly FET
			— Aillidally — Quarter	у 🗆 Зе	iiii-aiiiiuaiiy L	iviolitilly Li i
Initial Premium  ☐ Check ☐ EFT	☐ List Bill Billing file identifier:					
*Plans A, G and N are **This one-time fee w	lying for household discount, pro e available to all applicants. Plan will be refunded, along with your pro t be on the 29th, 30th or 31st of t the policy's paid t	n F emiu he n	is available <b>ONLY</b> to those fir m, if the policy is not issued or y	st eligible ou return aft date n	e for Medicare l it during your 30	-day free look.
		Pre	emium Information – Ap	-		
Applicant B Plan sele			Requested Medicare Supp	olement (	effective date (	mm/dd/yyyy)
☐ Plan A ☐ Plan F*		റാറ	•			
Modal premium	hose first eligible before 01/01/2  Modal premium with disco		Policy fee**	Total initi	ial premium col	lected/draft
\$	\$		\$ 25.00	\$		
Initial Premium	*		Ψ 25.00	<del>*</del>		
	um upon policy approval		☐ Draft initial premium o	n the poli	cv effective dat	e
Subsequent draft dat			Payment mode	·	<u>,                                      </u>	
•			☐ Annually ☐ Quarterl	v □ Se	mi-annually 🗆	Monthly EFT
Initial Premium			· · · · · · · · · · · · · · · · · · ·	•	•	,
☐ Check ☐ EFT	☐ List Bill Billing file identifier:					
	Section	2	Eligibility Questions			
To the best of your I		<b>J</b> .	Liigibility Questions		Appl	icant:
,					Α	В
1. Did you turn age 65	in the last 6 months?				☐ Yes ☐ No	☐ Yes ☐ No
i. Did you enroll in N	Medicare Part B in the last 6 mor	nths	?		☐ Yes ☐ No	☐ Yes ☐ No
ii. If yes, what is the	e effective date? (mm/dd/yyyy)					
A Applicant A ef	fective date	В	Applicant B effective date			I
•			•			
			n a "Spend-Down Program" a " please <b>answer no</b> to question			
2. Are you covered for	r medical assistance through the		•	<del></del>	☐ Yes ☐ No	☐ Yes ☐ No
-	iid pay your premiums for this M				☐ Yes ☐ No	☐ Yes ☐ No
•	ny benefits from Medicaid OTHE			edicare		
Part B premium?					☐ Yes ☐ No	☐ Yes ☐ No

		Section 3	. Eligibili	ty Quest	<b>ions</b> continue	d		
							Appl A	icant: B
	ample, a Medica dates below. If yo	re Advantage p u are still cove	lan, or a N red under	ledicare H	MO or PPO), fill i	in your		, , ,
	•		•		•			
	ll covered under the thick this new Medica	<del>-</del>	-	intend to r	eplace your curr	ent	- □ Yes □ No	☐ Yes ☐ No
ii. Was this you	ur first time in this	type of Medica	are plan?				☐ Yes ☐ No	☐ Yes ☐ No
iii. Did you dro	p a Medicare Sup	plement policy	to enroll ir	the Medic	care plan?		☐ Yes ☐ No	☐ Yes ☐ No
4. Do you have a	nother Medicare S	Supplement po	licy in forc	e?			☐ Yes ☐ No	☐ Yes ☐ No
i. If yes, for Ap	plicant A, with wh	at company, an	ıd what pla	an do you h	ave?			
<b>A</b> Company					Plan			
•					•			
If so, for Applica	ant B, with what c	ompany, and w	hat plan d	o you have	?		-	
<b>B</b> Company					Plan			
•					•			
ii. If so, do you	intend to replace	your current M	1edicare Su	upplement	policy with this p	oolicy?	– □ Yes □ No	☐ Yes ☐ No
iii. Are you rep policy?	lacing an America	n Benefit Life Ir	nsurance C	ompany M	edicare Supplem	nent	☐ Yes ☐ No	☐ Yes ☐ No
If yes, list the p	olicy number:							I
A Applicant	: <b>A</b>		ВА	pplicant B				
•			•					
for guaranteed is	losing other heal ssue of a Medicar ptance in one or r r application.	e Supplement in	surance po	olicy or tha	t you had certair	n rights to	buy such a pol	icy you may be
5. Have you had o (For example, a	coverage under a an employer, unic	-		within the	past 63 days?		☐ Yes ☐ No	☐ Yes ☐ No
	at company and w	hat kind of poli	cy do you	have?				
<b>A</b> Company		Policy		В	Company		Policy	
•		•			2.415		•	
"End date" blank	start and end data.)	tes of coverage	under the	other polic	ty? (If you are sti	II covered	d under the othe	er policy, leave
A Start date	End date	<u> </u>	<b>B</b> Star	rt date	End date			
•	•		•		•			
	Check if applic		For ag	ent use or	ly	-		
	oon appin							
	Applicant A	☐ Open Enr	ollment	☐ Gua	ranteed Issue	☐ Un	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.

	Appl	icant:	
	Α	В	
1. Are you dependent on a wheelchair or any motorized mobility device?	☐ Yes ☐ 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, receiving home health care or physical therapy	☐ Yes ☐ No	☐ Yes ☐ No	
3. At any time, have you been medically diagnosed, treated, or had surgery for any of the following?			
A. congestive heart failure, unoperated aneurysm, defibrillator	$\square$ Yes $\square$ 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	
D. 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	□ Yes □ NO	□ Yes □ NO	
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>B.</b> with complications including retinopathy, neuropathy, peripheral vascular or arterial			
disease or heart artery blockage	$\square$ Yes $\square$ No	☐ Yes ☐ No	
C. with history of heart attack or stroke (at any time)	☐ Yes ☐ No	☐ Yes ☐ No	
<b>D.</b> treated with medication that has been changed or adjusted in the past 12 months			
because of uncontrolled blood sugar	$\square$ Yes $\square$ 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	☐ Yes ☐ No	☐ Yes ☐ No	
<b>B.</b> cardiomyopathy, atrial fibrillation, anemia requiring repeated blood transfusions, any other blood disorder	☐ Yes ☐ No	☐ Yes ☐ No	
C. internal cancer, melanoma, Hodgkin's Disease			
	☐ Yes ☐ No	☐ Yes ☐ No	
<b>D.</b> hepatitis, disorder of the pancreas	☐ Yes ☐ No	☐ Yes ☐ No	

Section 4: Health Questions continued					
	Appl	icant:			
	Α	В			
<ul> <li>6. Within the past 24 months, have you been medically diagnosed, treated, or had surgery for any of the following?</li> <li>A. enlarged heart, transient ischemic attack (TIA), stroke, peripheral vascular or arterial</li> </ul>					
disease, neuropathy, amputation caused by disease	$\square$ Yes $\square$ No	$\square$ Yes $\square$ No			
B. myasthenia gravis, systemic lupus or connective tissue disorder	$\square$ Yes $\square$ No	$\square$ Yes $\square$ No			
C. osteoporosis with fractures, Paget's Disease, arthritis that restricts mobility or the activities of daily living	☐ Yes ☐ No	☐ Yes ☐ No			
D. any lung or respiratory disorder requiring the use of a nebulizer or oxygen, or 3 or more medications for lung or respiratory disorder	☐ Yes ☐ 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	☐ Yes ☐ No	$\square$ Yes $\square$ 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	$\square$ Yes $\square$ No	$\square$ Yes $\square$ 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.					

#### 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:
List the name of any medications you are taking and the reason why, if known:
List the name of any medications you are taking and the reason why, if known:
List the name of any medications you are taking and the reason why, if known:

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

Section 6: Physician Information –	Applicant 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	e past 24 months?
Section 6: Physician Information –	Annlicant R
	Applicant b
Applicant B primary physician	Phone
-	
-	
Applicant B primary physician  •	
Applicant B primary physician  •	
Applicant B primary physician  Physician's office name  •	Phone •
Applicant B primary physician  Physician's office name  •	Phone  •  State
Applicant B primary physician  Physician's office name  City  •	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)	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)	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	State  Specialty  Specialty  Specialty

#### **Section 7. Important Statements**

- 1. You do not need more than one Medicare Supplement 5. If you are eligible for, and have enrolled in a Medicare policy.

  Supplement policy by reason of disability and you later
- 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 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.
- 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.
- enrolled in Medicare Part D while your policy was 6. Counseling services may be available in your state to 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.

  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.

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.

Section 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/guar	rdian   Family member; please specify:		
Financial institution name		Account type		
•		☐ Checking ☐ Savings		
Routing number		Account number		
•		•		
Saction	on 10. Account Inf	formation – Applicant B		
Applicant B name	on 10. Account iii	Account Owner name (if different than proposed insured's)		
•		•		
Account Owner relationship to proposed	insured			
$\square$ Business owned by proposed insured	☐ Living trust	☐ Employer		
☐ Power of Attorney	☐ Conservator/guai	rdian   Family member; please specify:		
Financial institution name		Account type		
•		☐ Checking ☐ Savings		
Routing number		Account number		
•		•		
Section 11	. Electronic funds	transfer (EFT) authorization		
I understand and accept these terms and o	conditions:	Information as to each EFT charge will be provided by		
We are authorized to withdraw funds property your account to pay insurance premiur	-	entry on your account statement or by any other means provided by your financial institution. You will not receive premium notices from us.		
<ul> <li>If your financial institution does not ho request, we will NOT consider your pre</li> </ul>		<ul> <li>If you want to cancel or change this authorization, you must contact us at least three business days before a</li> </ul>		
<ul> <li>If your financial institution does not ho request, we may make a second attem business days.</li> </ul>		<ul><li>scheduled withdrawal.</li><li>Any refund of unearned premium will be made to the</li></ul>		
We have the right to end EFT payment: bill you directly either quarterly or less premiums due.		policy owner or the policy owner's estate.		
Signature only requi	<b>red if</b> the account own	er is different than the proposed insured.		
Account owner signature – Applicant A		Date signed		
Account owner signature – Applicant B		Date signed		
		Date signed		
X				

#### **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

•

I certify that:

- 1. I have truly and accurately recorded the information supplied by the applicant(s).
- 2. 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).
- 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
•	X
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 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.
- 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.



# Applicant Receipt

1-833-504-0331 LBIG.com

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 American Benefit Life Insurance Company Medicare Supplement insurance policy.				
Agent name (printed)	Agent signature			
•	x			
Phone	Email			
•	•			

Thank you for choosing American Benefit Life Insurance Company!