

Application to United National Life Insurance Company of America for Cancer Shield 2.0 - Cancer Insurance

1275 Milwaukee Avenue Glenview, IL 60025 (800) 207-8050

| AGENT NOTE: Please pre-qualify the Applicant(s) with Section III prior to completing the application. | | | | | |
|--|---|-----------------|------------|----------|---|
| Application for: ☐ New Coverage ☐ Increase of Benefits | | | | | |
| If increase requested, please list UNL policy/certificate number(s) affected: | | | | | |
| SECTION I APPLICANT(S) INFORMA | ATION | SEND DOCUM | IENTS TO: | □ AGENT | |
| Applicant 1 | | | | | |
| Last Name | First N | ame | | M.I. | |
| Social Security # | _ Male | e □ Female Age | Date | of Birth | |
| Weight lbs. Height | ft | in. | | | |
| Applicant 2 | | | | | |
| Last Name | First N | ame | | M.I. | |
| Social Security # | □ Male □ | Female Age | Date of | Birth | |
| Weight lbs. Height | ft | in. | | | |
| Address (If Applicant 1 and Applicant 2 have different street addresses, please attach a separate page for Applicant 2.) | | | | | |
| Home Address | | | | | |
| Street | | • | Sta | | · |
| Applicant 1 Email Address | Applicant 1 Email Address Applicant 2 Email Address | | | | |
| Applicant 1 Phone Number | | Applicant 2 Pho | ne Number_ | | |
| | | | | | |
| COMPLETE ONLY IF YOU WISH TO HAVE A SPECIFIC EFFECTIVE DATE (unless otherwise specified, effective date will be the date the policy is issued) | | | | | |
| Requested Effective Date// Requested Draft Date/// Draft day cannot be more than 15 days before or after the effective date. | | | | | |

| SECTION II – COVERAGE SELECTION & PREMIUMS | | | | | |
|--|---|----------------------------------|--|----------------------------------|--|
| Premium Payment Mode | ☐ Applicant 1 ☐ Annual ☐ Semi-Annual ☐ Quarterly ☐ Monthly | | □ Applicant 2 □ Annual □ Semi-Annual □ Quarterly □ Monthly | | |
| CANCER COVERAGE (U1930) | □ Option A □ Option B □ Option C □ Option A □ Option B □ Option (| | | tion B Option C | |
| Cancer Policy (U1930) Coverage Includes Rider Benefits for: Chemotherapy/Radiation; Experimental Treatment; Cancer Surgical Procedures; Skin Cancer; Cancer Wellness Screening; Transplant Benefits. | | | | | |
| Optional Riders (Select One) Plan A Maximum Benefit Amount: | □ Cancer Lump Sum | ☐ Cancer, Heart Attack or Stroke | ☐ Cancer Lump Sum | ☐ Cancer, Heart Attack or Stroke | |
| \$20,000 | | Lump Sum | | Lump Sum | |
| | Benefit Amount \$ (\$1,000-\$30,000) | | Benefit Amount \$(\$1,000-\$30,000) | | |
| | | | | | |
| Return of Premium Benefit Rider | ☐ ROP at Death | | ☐ ROP at Death | | |
| | ROP Factor | | ROP Factor | | |
| Computate policificate accine the Deturn | Beneficiary's Full Name | | Beneficiary's Full Name | | |
| Complete only if choosing the Return of Premium Benefit Rider | | | | | |
| | Relationship | | Relationship | | |
| Total Modal Premium | | | | | |
| (Includes modalized \$20 Annual Policy Fee) | \$ | | \$ | | |

| S | ECTION III – HEALTH QUESTIONS | APPLICANT 1 | APPLICANT 2 |
|-----|--|--------------|-------------|
| 1. | In the past 10 years, has any person to be insured been diagnosed and or treated by a member of the medical profession for Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC)? | □ Yes □ No | □ Yes □ No |
| | The reporting of any HIV test results is limited to FDA licensed tests, and you need not report results of tests conducted at an anonymous counseling and testing site or through the use of a home test kit. | | |
| 2. | For Questions 2a to 2c, in the past 10 years has any person to be insured had, been diagnosed as having, received medication for or been treated by a medical professional for: a. Any internal cancer, leukemia, Hogkin's or Non-Hogkin's disease, lymphoma, malignant melanoma, sarcoma, or a pre-leukemic or pre-malignant condition? | □ Yes □ No | □ Yes □ No |
| | b. PSA reading greater than 4.0 or abnormal mammogram test result where cancer has not been ruled out for either condition? | ☐ Yes ☐ No | □ Yes □ No |
| | c. Or required to use oxygen or 2 or more medications to treat the following conditions: Chronic Obstructive Pulmonary/Lung Disease (COPD/COLD), Emphysema or Chronic Bronchitis | □ Yes □ No | □ Yes □ No |
| If | YES for 1 through 2c, that person is not eligible for any coverage. | | |
| Н | EART ATTACK/STROKE BENEFIT RIDER (Only complete if applying for this rider) | | |
| 3. | a. In the past 10 years, has any person to be insured, had, been diagnosed as having, received medication for or been treated by a medical professional for: Heart attack, heart bypass, angioplasty, stent placement, coronary heart disease angina, congestive heart disease, pacemaker or defibrillator placement, heart arrhythmia, peripheral or carotid | | |
| | artery disease, aortic valve disease, stroke, or Transient Ischemic Attack (TIA)? b. In the past 6 months, has any person to be insured had a blood In the past 6 months, | ☐ Yes ☐ No | ☐ Yes ☐ No |
| | has any person to be insured had a blood pressure reading greater than 150 systolic or 95 diastolc | □ Yes □ No | □ Yes □ No |
| | YES for 3a or b, that person is not eligible for Heart Attack/Stroke Benefit Rider | | |
| | LL APPLICANTS MUST ANSWER #3 | | |
| 4. | For any of the medical conditions listed above, within the past 24 months, has any person to be insured: been advised by a medical professional that a diagnostic test was needed, but such diagnostic test has not yet been performed; or awaiting the test results of diagnostic test; or had a symptom or abnormality that would cause a person to seek medical attention or advice for but has not yet done so? | □ Yes □ No | □ Yes □ No |
| lf | YES, that person is not eligible for any coverage. | | |
| _ ا | | | T |
| F | ECTION IV – REPLACEMENT OF EXISTING COVERAGE | APPLICANT 1 | APPLICANT 2 |
| | Will any existing specified disease or other accident and health insurance be replaced or changed if the proposed coverage is issued? (If "YES," please complete the Replacement Form, if required in your state.) | I ☐ Yes ☐ No | □ Yes □ No |
| | f "YES," with which company? (Applicant 1) | | |
| 1 / | f "YES," with which company? (Applicant 2) | | 1 |

APPLICANT ACKNOWLEDGEMENTS

ALL STATEMENTS MADE IN THIS APPLICATION ARE FULL, COMPLETE AND TRUE, TO THE BEST OF MY (OUR) KNOWLEDGE AND BELIEF. I (WE) UNDERSTAND THAT THE STATEMENTS FORM THE BASIS UPON WHICH INSURANCE WILL BE MADE EFFECTIVE. I (WE) UNDERSTAND THAT FRAUDULENT AND MATERIAL OMISSIONS, INTENTIONAL MISREPRESENTATIONS OR MISSTATEMENTS COULD RESULT IN DENIAL OF AN OTHERWISE VALID CLAIM AND/OR RESCISSION, VOIDING, OR REFORMATION OF INSURANCE.

I (We) understand that any changes in my (our) health conditions, from the date of this application until insurance becomes effective, may result in the declination of my (our) coverage. No agent or other representative of UNL has required, permitted, or encouraged me (us) to answer any question inaccurately or has waived any conditions of this application. I (We) have received a copy of the Pre-Notice which describes how information is obtained and used by UNL. I (We) have received an Outline of Coverage. If this application is completed electronically, I (we) understand the Outline of Coverage will be delivered electronically or with the policy. If the application is completed over the phone the Outline of Coverage will be delivered with the policy.

AUTHORIZATION TO RELEASE MEDICAL INFORMATION

I (We) authorize United National Life Insurance Company of America (herein referred to as the "Company"), insurance support organizations, authorized representatives, and any reinsurers, to obtain information as to the diagnosis, treatment, or prognosis of my (our) physical condition, other coverage and criminal or motor vehicle records needed to underwrite my (our) application for insurance. Upon presentation of this Authorization, or a photocopy of it, the Company may obtain, without restriction (except psychotherapy notes,) such information or records from any doctor, health professional, hospital, clinic, the Veterans Administration, insurance company, pharmacy benefit manager, pharmacy or pharmacy-related facility which have such information including any medical information provided to any affiliate insurance company on previous applications and medical information provided to our health division for underwriting or claim servicing purposes. The Company and its reinsurers may also obtain such information from MIB, Inc. I (We) authorize the Company, or its reinsurers, to make a brief report of my (our) personal health information to MIB, Inc. This Authorization includes all information about drugs, alcoholism, and mental illness. I (We) understand and agree that the Company or its representatives may conduct a phone interview or face-to face assessment as part of the underwriting process. Although federal regulations require that the Company inform me (us) of the potential that information disclosed pursuant to this authorization may be subject to re-disclosure and no longer be protected if such information is disclosed to a person or entity not covered by the federal privacy regulation, all such information received by the Company pursuant to this authorization will be protected by federal and state privacy laws and regulations. I (We) agree this authorization will be valid for 24 months from the date signed. I (We) or my (our) authorized representative may have a photocopy of it. In the event my (our) application is approved and coverage is issued, I (We) acknowledge this authorization may also be used to obtain information or records, as stated above, as necessary to process a claim that is submitted within the timeframe during which this authorization remains valid.

I (We) understand that I (we) have the right to revoke this Authorization, in writing, at any time by sending written notification to my (our) agent or to the Company at the above address. I (We) understand that a revocation will not be effective to the extent the Company has relied on the use or disclosure of the protected health information or so long as UNL has a legal right to contest a claim under the coverage or the coverage itself. Revocation requests should be sent in writing to my (our) agent or to the attention of the Underwriting Manager. I (We) understand once information is disclosed pursuant to this Authorization, such information will continue to be protected by UNL in accordance with federal or state law. I (We) also understand that my (our) application for insurance can be declined if I (we) choose not to sign this Authorization.

This application may be completed by electronic or telephonic means. I (We) acknowledge that the Company or its agent has verified my (our) identity for this purpose in accordance with any applicable law or regulation and that if completed by electronic means, I (We) have provided my (our) consent and authorization to complete an electronic transaction to apply for coverage. This authorization shall constitute an electronic signature, which is legally binding, and has the same effect as if I (we) had physically signed this application. If this application is completed by phone, I (we) authorize the Company or its agent to accept my (our) voice signature response. I (We) agree that I (we) may receive my (our) policy and other UNL correspondence in electronic format.

I (We) acknowledge receipt of the Electronic Delivery and Communications Disclosure, which describes the requirements for Electronic Policy Fulfillment and Communications, as well as my (our) right to opt-out of Electronic Policy Fulfillment and receive a paper copy of my (our) policy (policies), free of charge.

Any person who knowingly and with intent to defraud an insurance company or other person files an application for insurance containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits a fraudulent act, which is a crime.

| Applicant 1 Signature: | |
|--|-------|
| Signed at: City and State: | Date: |
| Applicant 2 Signature: (if applicable) | |
| Signed at: City and State: | Date: |
| | |

| I certify that I have accurately recorded the information which may have a bearing on the insurability of anyoit. I have advised the applicant not to withhold any in the applicant to review the application for completenein writing by United National Life Insurance Comparison. | one proposed for insurance on formation relative to this appless and accuracy and that no ony of America. | n this application a lication and its que coverage is in effec | and any supplement to estions. I have advised | |
|--|---|--|---|--|
| Signature of Soliciting Agent | Signature of Secon | idary Agent | | |
| Print Agents Name Agent C | Code Print Agents Name | | Agent Code | |
| Agents Email Address | Agents Email Addre | ess | | |
| MONTHLY PRE-AUTHORIZED PREMIUM PAYN | MENT PLAN | | | |
| Authorization to Honor Withdrawals to be drawn to TO Name of my Bank My Bank's Addre As a convenience to me, I request and authorize and payable to the order of United National Life In sufficient funds in my account to pay the same up | ess City e you to charge the account nsurance Company of America | State shown below for p | Zip Code oremiums drawn by | |
| Account # Bank Routing # | | | | |
| Account Type: Checking Account (Attach a Voided "Sample" check) Savings Account (Attach a Voided "Sample" check if applicable, or a Deposit slip) | | | | |
| I agree that my rights in respect to each payment by me. This authority is to remain in effect until re agree you will be fully protected in honoring such with or without cause and whether intentionally, of action could result in the forfeiture of insurance. | evoked by me in writing and requests. I agree that if any s | until you receive r such payment is no | notice for which you of honored, whether | |
| Printed name(s) of insured(s) if different from premium | payer Premium payer's sigr | nature, as it appears | on bank records | |
| | | | | |
| RECEIPT | | DATE | | |
| Received of the sum of \$ Insurance Company of America. If for any reason is created or assumed by the company, except fo issued. | the application is declined th | is payment will be | refunded. No liability | |
| Agent's Signature : | | | | |
| If you do not receive your policy/certificate y | within 60 days from the date o | of your application | please write to: | |

AGENT'S STATEMENT

If you do not receive your policy/certificate within 60 days from the date of your application, please write to:
United National Life Insurance Company of America, 1275 Milwaukee Avenue Glenview, IL 60025

MAKE CHECK PAYABLE TO: UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA