

**UNITED OF OMAHA LIFE INSURANCE COMPANY**

Mutual of Omaha Plaza
Omaha, Nebraska 68175
LIFE INSURANCE APPLICATION

Administration Use Only

- ☐ **New Business**
☐ **Replacement/Conversion**
☐ **Addition to Existing**

IF YOU OR ANY PERSON PROPOSED FOR INSURANCE HAS EVER BEEN DECLINED FOR LIFE INSURANCE, DO NOT COMPLETE THIS APPLICATION.

SECTION A	PROPOSED INSURED				
1. Name: _____ Social Security Number: _____					
2. Legal Residence Address: _____					
3. Mailing Address for Premium Notice: _____					
4. Are you and all persons proposed for insurance a citizen(s) of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," do all persons proposed for insurance have an alien registration receipt "Permanent Visa"? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," Permanent Visa No.: _____ Date of arrival in the United States: _____					
5. Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female Date of Birth: ____-____-____ Age: _____ Place of Birth: _____					
6. Driver's License Number: _____ State of Issue: _____					
7. Occupation: _____ Duties: _____ Name of Firm or Employer: _____					
8. Home Phone Number: () _____ Best Time to Call: _____					
9. Owner's Name (If different than Proposed Insured): _____ Owner's Date of Birth: ____-____-____ Owner's Social Security Number or Tax I.D. Number: _____					
10. Beneficiary/Relationship: _____ SSN/TIN: _____ Contingent Beneficiary/Relationship: _____ SSN/TIN: _____					
SECTION B	OTHER PROPOSED INSURED(S) (SPOUSE/CHILDREN)				
Complete Only If Spouse/Children Are Proposed For Insurance.					
First Name, Middle Initial, Last Name	Social Security Number	Relationship to Proposed Insured	Birth Date Mo./Day/Yr.	Age	Sex
Spouse Occupation: _____ Place of Birth: _____					
Spouse Driver's License #: _____ State of Issue: _____					
SECTION C	PLAN INFORMATION and OTHER COVERAGE				
Plan(s) of Insurance _____ Amount: _____					
Riders:					
<input type="checkbox"/> Waiver of Premium/Disability (on Proposed Insured in Section A) <input type="checkbox"/> Spouse Rider Amount: _____					
<input type="checkbox"/> Accidental Death Benefit (on Proposed Insured in Section A) Amount: _____ <input type="checkbox"/> Children's Rider (Units): _____					
Death Benefit (Universal Life Only) <input type="checkbox"/> Option 1: Specified Amount <input type="checkbox"/> Option 2: Accumulation Value In Addition to Specified Amount (If neither option is selected, Option 1 will be provided.)					
Method of Payment: <input type="checkbox"/> Monthly Bank Transfer <input type="checkbox"/> Quarterly <input type="checkbox"/> Semiannually <input type="checkbox"/> Annual Planned Premium Amount: \$ _____					
Have you had or did you intend to have any life or annuity policy replaced, exchanged, converted, reduced, reissued or subject to borrowing because of this application? <input type="checkbox"/> Yes <input type="checkbox"/> No (If "Yes," list companies and policy numbers.) 1035 Exchange <input type="checkbox"/> Yes <input type="checkbox"/> No _____					

SECTION D**UNDERWRITING INFORMATION**

Have you or any person proposed for insurance used tobacco in any form in the last 12 months? ☐ Yes ☐ No

SECTION E**AGREEMENT SECTION**

I, the undersigned, and the undersigned Producer(s) certify that we have read the completed application or have had it read to us and agree to the following:

1. All answers in this application: (a) are true and complete to the best of my knowledge and belief; (b) will be relied on to determine insurability; and (c) which are incorrect or misleading, may void the application effective the issue date.
2. I understand that a paramedical examination will be performed. The Statements to Examiner form will be completed at that time and will be made part of this application.
3. If I am eligible for the policy applied for in accordance with the underwriting standards of United of Omaha Life Insurance Company, the effective date of coverage will be the same as the policy issue date.
4. No premium has been collected with this application. No policy of any kind will be in force unless: (a) any Proposed Insured for insurance is eligible for the coverage applied for; (b) prior to policy delivery there has been no change in either the health or habits of any Proposed Insured, or to the answers to any of the questions in the application; and (c) the first full premium is paid.
5. Before completing this application, I have received the following documents: The Notice of Exchange of Information; The Fair Credit Reporting Act Disclosure Statement; The Notice of Information Practices; A Summary of Your Rights Under the Fair Credit Reporting Act; and The Life Insurance Buyer's Guide.
6. If the Applicant is other than the Proposed Insured, the Applicant will own the policy.
7. No Producer can: (a) waive or change any receipt or policy provision or (b) agree to issue a policy.
8. **Applies to Variable Universal Life Only – I understand that the: (a) policy's accumulation value in the Variable Account is based on the investment experience in that account and will increase or decrease daily; and (b) amount of the death benefit may be fixed or variable, depending on the investment experience of the Variable Account. I hereby acknowledge that I have received a current Variable Life Prospectus. I request a Statement of Additional Information. ☐ (Check here)**

Notice to Arkansas/Colorado/Kentucky/Louisiana/Maine/New Mexico/Ohio residents only: Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Notice to New Jersey residents only: Any person who includes any false or misleading information on an application for insurance policy/certificate is subject to criminal and civil penalties.

Notice to District of Columbia/Pennsylvania residents only: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

I have: (a) read the Agreements Section and (b) read and approved the answers as recorded.

Signed at: _____ Date _____
City State

Signature of Proposed Insured (Age 18 and Over) Signature of Spouse (If a Proposed Insured)

Signature of Parent or Guardian (If required in your State) Signature of Applicant/Owner/Trustee (If other than Proposed Insured)

In addition to the above Agreement, do you, the Producer, have any reason to believe the policy applied for has replaced or will replace any existing life insurance or annuity policy? (If "Yes," fulfill all state requirements.) ☐ Yes ☐ No

In the presence of the Proposed Insured/Spouse have you asked each question exactly as written and recorded the answer completely and accurately? (If "No," explain.) ☐ Yes ☐ No _____

For Variable Universal Life Only – By signing the line below I acknowledge that a copy of this application has been/will be submitted to my broker/dealer for suitability review.

Producer's Signature _____ Production Number _____
(Do not disclose social security number)

Producer's Name (Printed) _____ Phone Number _____

Agency Name/Broker Dealer _____ BGA/Assistant Wholesaler _____

Date _____

AUTHORIZATION TO RELEASE INFORMATION TO UNITED OF OMAHA LIFE INSURANCE COMPANY

To all physicians, medical or dental practitioners, hospitals, clinics, other medical care facilities or other providers of medical or dental care services, insurers, employers and consumer reporting agencies:

I authorize you to release all medical and nonmedical information about me (the undersigned) or my children to United of Omaha Life Insurance Company, its affiliates, its reinsurers and any consumer reporting agency acting for them. This authorization includes information about medical history, mental and physical condition, drug and alcohol use, and other personal information such as finances, occupation and general reputation. I also authorize the preparation of a consumer report and/or investigative consumer report.

To the Medical Information Bureau, Inc. (MIB):

I authorize you to release all medical and nonmedical information about me (the undersigned) or my children to United of Omaha Life Insurance Company, its affiliates, and its reinsurers. This authorization includes information about medical history, mental and physical condition, drug and alcohol use, and other personal information.

I also authorize United of Omaha Life Insurance Company to report medical and nonmedical information about me (the undersigned) or my children to the Medical Information Bureau, Inc.

This authorization excludes the release of information about HIV (AIDS Virus) test or test to determine a bloodborne pathogen which were administered to: a criminal offender or crime victim as a result of a crime that was reported to the police; a patient who received the services of emergency medical services personnel at a hospital or medical care facility; or Emergency Medical Services person who were tested as a result of performing emergency medical services.

“Emergency Medical Services Person” includes individuals employed to provide out-of-hospital emergency services; licensed police officers, firefighters, paramedics, emergency medical technicians, licensed nurses, rescue squad personnel, or other individuals who serve as volunteers of an ambulance service who provide emergency medical services; crime lab personnel, correctional guards, including security guards at the Minnesota security hospital, who experience a significant exposure to an inmate who is transported to a facility for emergency medical care; and other persons who render emergency care or assistance at the scene of an emergency, or while an injured person is being transported to receive medical care and who would qualify for immunity under the good samaritan law, or any individual who, in the process of executing a citizen’s arrest, may have experienced a significant exposure to a source individual.

“Bloodborne Pathogens” means pathogenic microorganisms that are present in human blood and can cause disease including, but not limited to hepatitis B virus (HBV), hepatitis C virus (HCV), and human immunodeficiency virus (HIV).

“Source Individual” includes an individual, living or dead, whose blood, tissue, or potentially infectious body fluids may be a source of bloodborne pathogen exposure to an emergency medical services person. Examples include, but are not limited to, a victim of an accident, injury, or illness or a deceased person.

“Significant Exposure” means contact likely to transmit a bloodborne pathogen, in a manner supported by the most current guidelines and recommendations of the United States Public Health Service at the time an evaluation takes place. This includes: percutaneous injury, contact of mucous membrane or nonintact skin, or prolonged contact with intact skin; and contact in a manner that transmits a bloodborne pathogen, with blood, tissue or potentially infectious body fluids.

Information received will be used to determine insurability. This authorization is valid for 26 months from the date below. A photocopy of this authorization is as valid as the original. I have received the following documents: The Notice of Exchange of Information; The Fair Credit Reporting Act Disclosure Statement; The Notice of Information Practices; A Summary of Your Rights Under the Fair Credit Reporting Act; and The Life Insurance Buyer’s Guide. I, or my authorized representative, will receive a copy of this authorization, upon request, and a copy of any investigative consumer report from the consumer reporting agency, upon request.

If an investigative consumer report is prepared, I may request to be interviewed. (Check if an interview is desired.) ☐

Name used for medical records: _____

Date

Signature of Proposed Insured(s) (Age 18 or older)

Date

Signature of Proposed Insured(s) (Age 18 or older)

Date

Signature of Parent or Guardian (If required in your State)

UNITED OF OMAHA LIFE INSURANCE COMPANY

I. List the policies/certificates to be paid by your checking account.

(1) _____
Plan of Insurance Proposed Insured

(2) _____
Plan of Insurance Proposed Insured

(3) _____
Plan of Insurance Proposed Insured

II. Complete the following only if you are adding the above coverages to an existing BSP account.

Insured Under Existing BSP	Existing BSP Policy Number
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III. Specify the date premiums will be withdrawn (1st through the 28th of the month): _____

IV. _____
Routing Number and Transit Number Account Number

Or, attach your check from the account where premiums will be withdrawn.

As a convenience to me, I authorize you, my financial institution, to pay from my account any checks, drafts or preauthorized electronic fund transfers from my account to the appropriate Company(ies) listed above. Your rights with each charge will be the same as if personally paid by me. This authorization will be effective until I give you at least three business days notice to cancel it. If notice is given verbally, you may require written confirmation from me within 14 days after my verbal notice.

X	X	X
Date Mo./Day/Yr.	Authorized Signature as Shown on Account	Joint Account or Other Authorized Signature

**ADDRESS INQUIRIES TO: UNITED OF OMAHA LIFE INSURANCE COMPANY
MUTUAL OF OMAHA PLAZA — OMAHA, NE 68175 OR CALL (800) 775-6000**

NOTICE OF EXCHANGE OF INFORMATION

MEDICAL INFORMATION BUREAU, INC. (MIB)

The information regarding your insurability will be treated as confidential.

However, Mutual of Omaha Insurance Company and/or United of Omaha Life Insurance Company or their reinsurers may make a brief report to the Medical Information Bureau, Inc., a nonprofit membership organization of insurance companies which operates an information exchange for its members. If you apply for life or health insurance to another company which is also a member of the Bureau or if a claim for benefits is submitted to such a company, the Bureau will, upon request, supply the information in its file to that company.

Upon receipt of a request from you, the Medical Information Bureau will arrange disclosure of any information it may have in your file. If you question the accuracy of the information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the Bureau's information office is P.O. Box 105, Essex Station, Boston, MA 02112, phone (617) 426-3660.

Mutual of Omaha Insurance Company and/or United of Omaha Life Insurance Company or their reinsurers may also release information in its file, including information given in your application, to other insurance companies to which you apply for life or health insurance or to which a claim is submitted.

NOTICE OF INFORMATION PRACTICES

In the course of properly underwriting and administering your insurance coverage, United of Omaha Life Insurance Company will rely heavily on information provided by you. The Company may also collect information from others, such as medical professionals who have treated you, hospitals, other insurance companies, consumer reporting agencies, or the Medical Information Bureau, Inc. (MIB).

In certain circumstances, and in compliance with applicable law, our Company may disclose personal or privileged information to third parties without your authorization.

You have the right to be told about and to see a copy, if you wish, of items of personal information about you which appear in our files, including information contained in investigative consumer reports. You also have the right to seek correction of personal information you believe to be inaccurate.

THE ABOVE IS A GENERAL DESCRIPTION OF THE COMPANY'S INFORMATION PRACTICES. IF YOU WOULD LIKE TO RECEIVE A MORE DETAILED EXPLANATION OF THESE PRACTICES, PLEASE SEND YOUR REQUEST TO: UNITED OF OMAHA LIFE INSURANCE COMPANY, UNDERWRITING DEPARTMENT, MUTUAL OF OMAHA PLAZA, OMAHA, NE 68175.

FAIR CREDIT REPORTING ACT DISCLOSURE STATEMENT

Mutual of Omaha Insurance Company and/or United of Omaha Life Insurance Company, or its/their duly authorized representative(s), may request and obtain an investigative consumer report for the purpose of serving as a factor in the underwriting of your insurance application.

An investigative consumer report means any written, oral or other communication of any information by a consumer reporting agency bearing on your character, general reputation, personal characteristics or mode of living obtained through personal interviews with your neighbors, friends, acquaintances, associates, or those who may have knowledge concerning such items of information.

Upon written request we will provide you with additional disclosures relating to the nature and scope of the investigative consumer report. Following this Disclosure Statement is a written Summary of Your Rights Under Section 606 (a) of the Fair Credit Reporting Act, as amended.

If you request the additional disclosures from either United of Omaha Life Insurance Company or Mutual of Omaha Insurance Company, please send your request to the following address: Attention: Individual Underwriting Department, Mutual of Omaha Plaza, Omaha, Nebraska 68175

GIVE THIS NOTICE TO THE APPLICANT

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every “consumer reporting agency” (CRA). Most CRAs are credit bureaus that gather and sell information about you - such as if you pay your bills on time or have filed bankruptcy - to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission’s web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information for a CRA to take action against you - such as denying an application for credit, insurance, or employment - must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs - to which it has provided the data - of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA’s investigation does not resolve the dispute, you may add a brief statement of your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone - such as a creditor who reports to a CRA - that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you’ve notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with the need recognized by the FCRA - usually to consider an application with a creditor, insurer, employer, landlord, or other business.

GIVE THIS COPY TO APPLICANT

- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from a CRA list for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete and return the CRA form provided for this purpose, you must be taken off the list indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

For Questions or Concerns Regarding:

Please Contact:

CRA's, creditors and others not listed below

Federal Trade Commission
Consumer Response Center - FCRA
Washington, DC 20580
202-326-3761

National banks, federal branches/agencies of foreign banks
(word "National" or initials "N.A." appear in or after bank's name)

Office of the Comptroller of the Currency
Compliance Management, Mail Stop 6-6
Washington, DC 20219
800-613-6743

Federal Reserve System member banks (except national banks,
and federal branches/agencies or foreign banks)

Federal Reserve Board
Division of Consumer & Community Affairs
Washington, DC 20551
202-452-3693

Savings associations and federally chartered savings banks,
(word "Federal" or initials "F.S.B." appear in federal
institution's name)

Office of Thrift Supervision
Consumer Programs
Washington, DC 20552
800-842-6929

Federal credit unions (words "Federal Credit Union" appear
in the institutions name)

National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314
703-518-6360

State-chartered banks that are not members of the
Federal Reserve System

Federal Deposit Insurance Corporation
Division of Compliance & Consumer Affairs
Washington, DC 20429
800-934-FDIC

Air, surface, or rail common carrier regulated by former
Civil Aeronautics Board or Interstate Commerce Commission

Department of Transportation
Office of Financial Management
Washington, DC 20590
202-366-1306

Activities subject to Packers and Stockyards Act, 1921

Department of Agriculture
Office of Deputy Administrator - GIPSA
Washington, DC 20250
202-720-7051