### **FINAL EXPENSE**

#### AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS

P.O. BOX 2549, WACO, TX 76702-2549 • (254) 297-2777

#### INDIVIDUAL LIFE INSURANCE APPLICATION (Please print in black ink)

Proposed Insured	First) (Middle)		.ast)			Telephone interview	v completed	☐ Yes ☐ No
Address (No. & Street)	iist) (Middle)	(L	.ast)			Phone	Best time to d	all am pm
City	St	 ate	Z	ip Code		E-mail Address	Door anno to c	
☐ Male ☐ Female	Date of Birth	Age	State of	Birth	Social S	Security Number	Height	Weight lbs
Owner: Name				Relat	ionship		SS#	
Address								
Primary Beneficiary		Rel	ationship		Contin	igent Beneficiary		Relationship
$\square$ Return of Premium De	efit (Percentage of Face Amou	,	this app of prem less tha	olication nium dea an any ir	. The insurar ath benefit t ndicated on	ng to accept any plan nce for which you qu for the first two (2) of this application, and cigar use)? Yes	alify may have or three (3) yea I riders may n	a graded or return ars, a face amount
<u> </u>	t Grandchild Coverage							tic Premium Loan
Child Rider*	Units ☐ ADB* Amt \$	<u>(*n</u>	ot available	on Retur	n of Premiu	m Death Benefit)	Elected	? ∐Yes ∐No
l <u> </u>	Draft 1st Prem on Req. Dodal Prem \$	ate CWA:	☐ E-Check   ☐ Collected		ate 1st Prem	Mail Policy To: Requested Policy	•	sured 🗆 Owner
A. Do you have existing lif			☐ Yes [	□No	Company			
B. Will you replace an exis	ting life insurance policy of	or an annuit	y? ∐Yes l	l No	Policy #	A	mount of Cove	erage \$
Physician Name:			City/State:				Phone:	
disease, or do you curre professional, or do you or toileting?	nt to assist in breathing, re- ently have any form of car require assistance (from a medically advised to have eart failure (CHF), Alzheim een diagnosed by a medical lit in death in the next 12 ly ly treated or diagnosed by mplex (ARC), or any immula is (HIV)?	eceiving Hos ncer (excludi anyone) with an organ tra er's, demen al professio months? a medical pre deficience th 3 is answ	pice Care or ing basal cel n activities of ansplant or k tia, mental in nal as havin professional y related dis	thome had been also been a	nealth care, ancer) diagr ving such as ialysis, or ha by, Lou Gehr ninal medica mg Acquired r tested pos	or had an amputation had an amputation had an amputation had a treated by a shathing, dressing, have you been medication in the same of th	on caused by a medical eating ally diagnosed ver failure, tage disease Syndrome	□ Yes □ No
4. Have you ever been me	edically diagnosed or treat ropathy (kidney), neuropat							□Yes □ No
5. Have you ever been me	edically diagnosed, treated	l or taken m	edication for	r renal ir	nsufficiency,	, kidney failure, chro	nic kidney	
6. Within the past 2 years	one occurrence of cancer in have you had any diagnoon advised by a medical p	stic testing (	excluding te	ests rela	ted to Huma	an Immunodeficiency	y Virus (HIV)),	☐ Yes ☐ No
								□ Yes □ No
7. Within the past 2 years a. been medically diagn Hepatitis C, chronic h bronchitis, or require b. had a heart attack or (including, but not lin c. been medically diagr d. used illegal drugs, at counseling for alcoho	have you: osed or treated for angina nepatitis, chronic pancreat d oxygen equipment to ass aneurysm, or had or beer nited to a pacemaker inse nosed, or treated, or taken bused alcohol or drugs, ha ol or drug use or been adv	(chest pain) itis, chronic sist in breatl n medically rtion, defibri medication d or been re ised to disco	, stroke or To obstructive ning?advised to h llator placer for any forn ecommended ontinue use	IA, cardi pulmon ave any nent), or n of can d by a m of alcoh	omyopathy, ary disease type of hea r any procec cer (excludinedical profe ol or drugs?	systemic lupus (SLE (COPD), emphysemant, brain or circulato dure to improve circulato g basal cell skin ca essional to have trea	E), cirrhosis, a, chronic urgery ulation? ncer)? tment or	☐ Yes ☐ No
If any answer to questions 4 through 7 is answered "Yes" the Proposed Insured should apply for the Return of Premium Death Benefit Plan.  8. Within the past 3 years have you been medically diagnosed or treated, or hospitalized for:								
a. stroke, angina (chest b. or taken medication obstructive pulmonal c. paralysis of two or m	pain), heart attack, aneur for any form of cancer (ex ry disease (COPD), ulcerat ore extremities or cerebral	ysm, heart of cluding base ive colitis, co palsy, multi	or circulatory al cell skin c irrhosis, Hep ple sclerosis	y surger ancer), ( atitis C, , seizure	y or any pro emphysema or liver dise s, Parkinsor	ı, chronic bronchitis, ease? ı's disease or muscu	chronic lar dystrophy?	☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No
If any answer	to question 8 is answer	ed "Yes" th	e Proposed	Insure	d should ap	oply for the Graded	Death Benef	it Plan.

Proposed Insured Name	Sex	Birthdate	Relationship	Propose	ed Insured Name	Sex	Birthdate	Relationship
			·					
PROPOSED CHILDREN'S HEALTH ST								
treated for or told by a physician that								
in any form, diabetes, sickle cell anem or any respiratory disorder in past 12								
, , , ,				•		LIN O I IL	ALIII OIAII	LIVILIVI.
Children listed as an exception are			<del></del>	<u>_</u>				
AGREEMENT—I agree with Americ								
belief, all answers and statements co the statements or answers given in th								
issued on the basis of such applicatio								
with regard to: (a) the amount of insur								
by the Company, I will accept the retu								
be guilty of a criminal offense and su								
AUTHORIZATION—In order to prop								
clinics, medical or medically-related companies and their business associ								
any way to their insurance plans; the								
(a) American-Amicable Life Insurance								
authorization may be redisclosed and								
I may revoke this authorization in writ								
company exercises a legal right to co								
address of 425 Austin Ave., Waco T				e to sign this aut	horization to release m	y comp	lete medica	al records, my
application for insurance with the Cor All said sources, except the MIB, Ir				knowledge such	ac statements renardin	a hohb	iae amnlovi	ment crimina
records or medical history that might								
data. I authorize American-Amicable								
data may be released to the following								
this application; or (d) any others to								
permitted by applicable law in the sta I acknowledge receiving the Fair Cro								
Accelerated Benefit Rider Disclosure F		•	e, uie wiid, iiic.	rie-Nouce, uie ie	illillai illiess Acceleiale	u Dellel	ii niuti aiiu	Commette Care
	orrio, ii app	moubio.		Data of Auglia	- A!			
Signed at		STATE		Date of Applic	ation		IAY Y	EAR
SIGNATURE OF PROPOS	SED INSURED				SIGNATURE OF OWNER (IF OTHER THA	N PROPOSE	D INSURED)	
AGENT'S REPORT	SED INCOMED				ordinations of owners in other than	N T HOT GOL	D INCONED)	
Does the proposed insured have any	existina life	insurance	or annuity con	tract?			Γ	□ Yes □ No
Is the proposed insurance intended to	replace or	change an	v existina life i	nsurance or annu	itv?			⊒Yes □ No
I certify that I have personally aske	ed each que	estion on th	is application t	o the proposed in	sured(s), I have truly and	d compi	letely record	ded on the
application the information supplied L	by him/her,	and I witne	ssed their sign	ature.				
I certify that the Terminal Illness Ac	celerated B	enefit Ride	and Confined	Care Accelerated E	Benefit Rider Disclosure F	orms h	ave been pr	esented to the
applicant, if applicable. AGENT'S REN	MARKS:							
AGENT'S PRINTED NAME			DATE		AGENT'S PRINTED NAME			DATE
Agent	No	:	%	Agent		N	0:	%
SIGNATURE					SIGNATURE			
PREAUTHORIZATION CHECK PLAN -	<b>AUTHORIZ</b>	ATION TO	HONOR CHAR	GE DRAWN				
Insured				Account Ho	older			
Financial Institution		ınt Numher		_Address	g			
Transit/ARA Number	// ^ ^ ^ ·							10th\

#### ATTACH VOIDED CHECK OR DEPOSIT SLIP

As a convenience to me, I hereby request and authorize you to pay and charge to my account amounts drawn on my account, whether by electronic or paper means, by and payable to the order of American-Amicable Life Insurance Company of Texas, for the purpose of paying premiums on life insurance policy, provided there are sufficient funds in said account to pay the same upon presentation. I agree that your rights with respect to each such charge shall be the same as if it were signed personally by me. This authorization is to remain in effect until revoked by me in writing and until you actually receive such notice. I agree that you shall be fully protected in honoring any such check. I further agree that if any such check be dishonored, whether with or without cause, and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

SIGNATURE (AS ON FINANCIAL INSTITUTION RECORDS)

#### **AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS**

P.O. BOX 2549, WACO, TX 76702-2549

#### CONDITIONAL RECEIPT

NO COVERAGE WILL BECOME EFFECTIVE PRIOR TO POLICY DELIVERY UNLESS AND UNTIL ALL CONDITIONS OF THIS RECEIPT ARE MET. NO AGENT HAS THE AUTHORITY TO ALTER THE TERMS OR CONDITIONS OF THIS RECEIPT.

ALL PREMIUM CHECKS MUST BE PAYABLE TO THE COMPANY DO NOT MAKE CHECK PAYABLE TO THE AGENT OR LEAVE PAYEE BLANK

Received of	_the sum of \$	_as first payment on this application.
Date	Agent	

If (1) an amount equal to the first full premium is submitted; and if (2) all underwriting requirements, including any medical examinations required by the Company's rules, are completed; and (3) the proposed insured is, on the date of application, a risk acceptable for insurance exactly as applied for without modification of plan, premium rate, or amount under the Company's rules and practices, then insurance under the policy applied for shall become effective on the latest of (a) the date of application, or (b) the date of the latest medical exam required by the Company. THE AMOUNT OF LIFE INSURANCE, INCLUDING ANY AMOUNT IN FORCE OR BEING APPLIED FOR, WHICH MAY BECOME EFFECTIVE PRIOR TO THE DELIVERY OF THE POLICY SHALL IN NO EVENT EXCEED \$30,000.00 (INCLUDING LIFE INSURANCE AND ACCIDENTAL DEATH BENEFITS).

If any of the above conditions are not met, the liability of the Company shall be limited to the return of any amount paid.

#### NOTICE

#### Printed in compliance with Public Law 91-508

Thank you for considering American-Amicable Life Insurance Company of Texas for your insurance needs. This is to inform you that as part of our procedure for processing your insurance application, an investigative consumer report may be prepared whereby information is obtained through personal interviews with your neighbors, friends, or others with whom you are acquainted. This inquiry includes information as to your character, general reputation and personal characteristics. You have the right to make a written request within a reasonable period of time to receive additional detailed information about the nature and scope of this investigation.

#### MIB, INC. PRE-NOTICE

Information regarding your insurability will be treated as confidential. American-Amicable Life Insurance Company of Texas, or its reinsurers, may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB, Inc. member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, Inc., upon request, will supply such company with the information about you in its file.

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

American-Amicable Life Insurance Company of Texas, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB, Inc. may be obtained on its website at www.mib.com.

## AMERICAN-AMICABLE GROUP OF COMPANIES WACO, TEXAS

# IN LIEU OF SCANNED PHYSICAL VOIDED CHECK FOR BANK DRAFT AUTHORIZATION

Insured Printed Name:
Payor Printed Name:
To ensure the accuracy of your provided bank account information and to reduce the occurrences of returned drafts, we've asked you to re-verify the banking information provided during the application process.
Your electronic signature below reaffirms you were given the opportunity to view the account information entered and validate accuracy.
PAYOR SIGNATURE (As on Financial Institution Records)
x
DATE SIGNED:



## **AUTHORIZATION FOR THE RELEASE OF MEDICAL RECORDS American-Amicable Life Insurance of Texas (here after referred to as the Company)**

This Authorization complies with the HIPAA Privacy Rules

The Authorization must be fully completed as a condition of obtaining coverage. A refusal to sign this authorization will result in a rejection of your application for the insurance. A copy of this authorization will be considered as valid as the original.

- 1. I hereby authorize the following person(s) or group of persons to disclose information to the company: Any and all physicians, medical practitioners, hospitals, clinics, medical or medically-related facilities, health plans, pharmacy benefit managers, pharmacies or pharmacy-related facilities; insurance companies and their business associates and those persons or entities providing services to the insurers' business associates which are related in any way to their insurance plans.
- 2. This authorization specifically includes the release of all medical records including without limitation those containing information relating to diagnoses, treatments, consultation, care, advice, laboratory or diagnostic tests, physical examinations, recommendations for future care, prescription drug information, alcohol or drug abuse, mental illness or information regarding communicable or infectious conditions, such as HIV and/or AIDS.
- 3. Person(s) or group of persons authorized to receive and use the information: The Company and its business associates and those persons or entities providing services to the Company plans.
- 4. The information will be used to make enrollment/eligibility for benefit determinations, specifically including, but not limited to, underwriting and risk rating determinations. If coverage is issued, such determinations may include determinations as to whether coverage should be rescinded or reformed if I have made any material omission(s) or misrepresentation(s) in my application.
- 5. I understand that any information that is disclosed pursuant to this authorization may be redisclosed and no longer covered by federal rules governing privacy and confidentiality of health information.
- 6. I understand that I may revoke this authorization in writing at any time, except to the extent that action has been taken in reliance on this authorization or the insurance company exercises a legal right to contest a claim or the policy itself. I may revoke the authorization by sending a written revocation to the Company address of 425 Austin Ave, Waco TX 76701.
- 7. I understand that if I refuse to sign this authorization to release my complete medical records, my application for insurance with the Company will be rejected.
- 8. This authorization will expire 24 months after the date signed.

Signature of Proposed Insured who is Age 18 and over, Parent (on behalf of a minor) or Legal Representative:

Proposed Insured:	Date:
Spouse (if applicable):	Date:
Signature of minor's parent or legal guardian:	Date:

### AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS WACO, TEXAS

#### **DISCLOSURE STATEMENT**

#### TERMINAL ILLNESS ACCELERATED BENEFIT RIDER

NOTE: PAYMENT OF AN ACCELERATED BENEFIT MAY BE TAXABLE. YOU SHOULD SEEK THE ASSISTANCE OF YOUR PERSONAL TAX AND/OR LEGAL ADVISOR IF YOU ARE CONSIDERING ELECTING THIS BENEFIT.

ANY MEDICAID OR OTHER GOVERNMENT ENTITLEMENT FOR WHICH YOU ARE ELIGIBLE MAY BE AFFECTED BY PAYMENTS RECEIVED UNDER THIS RIDER.

The Accelerated Benefit Rider attached to your Policy allows you to receive up to 100% of the Death Benefit proceeds of the Policy when the Insured has a medical condition that reasonably can be expected to result in death within 12 months. Upon receipt of proof satisfactory to the Company of the Insured's reduced life expectancy and written consent of any assignee or irrevocable beneficiary we will pay an accelerated benefit. It will be paid in a lump sum. It is payable only once.

The Benefit to be paid will be reduced by an Actuarial Adjustment Factor and an Administrative Charge of \$150. We will deduct from the Benefit paid any outstanding indebtedness, but only in proportion to the percentage of Death Benefit paid. We will also return to you a proportionate amount of any premium paid beyond the date any Benefit under this Rider is paid. The Cash Value, the amount available for loans and the premium, excluding the Policy fee, for the Policy will decrease in proportion to the amount of Benefit paid. Continued payment of the reduced premium is necessary for the Policy to remain in force. If the entire Death Benefit is paid, then the Policy will terminate with no further value.

### AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS WACO, TEXAS

#### DISCLOSURE STATEMENT

#### **ACCELERATED BENEFITS RIDER - CONFINED CARE**

TAX IMPLICATIONS. The acceleration-of-life-insurance benefits offered under this Rider may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long term care expenses, such as nursing home care. If the acceleration-of-life-insurance benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration-of-life-insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration-of-life-insurance benefits excludable from income under federal law.

Receipt of acceleration-of-life-insurance benefits may affect your, your spouse or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect you, your spouse and your family's eligibility for public assistance.

The Rider provides early (pre-death) payments of life insurance proceeds if the Insured is receiving Confined Care as defined in the Accelerated Benefits Rider - Confined Care. Benefits are only paid at the Owner's option and request. The terms and conditions are detailed in the Rider. THE RIDER IS NOT INTENDED TO PROVIDE HEALTH INSURANCE, NURSING HOME INSURANCE OR LONG TERM CARE INSURANCE. IT MAY NOT COVER ALL NURSING HOME EXPENSES. IT DOES NOT COVER HOME CARE OR ADULT DAY CARE SERVICES.

Cash values (if any), loan values (if any), the associated premium and death benefit under the life insurance policy to which the Rider is attached will be reduced if an accelerated benefit is paid. There is no premium or administrative fee for this Rider.

## AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS P.O. Box 2549 Waco, Texas 76702-2549

# RIGHT TO DESIGNATE A THIRD-PARTY TO RECEIVE NOTICE OF CANCELLATION

You are being provided this notice in accordance with the Idaho Department of Insurance Code, Section 41-1830. You have the right to designate a third-party to receive a notice of cancellation of your life insurance policy due to nonpayment of premium. This designation does not constitute liability on the part of that person. You may make such designation at the time of application or at any time the life insurance policy is in force by submitting a written notice to the Company containing the name and address of the third-party designee. You may change your designation at any time with written notice to the Company.

#### Please indicate your choice by completing the information below.

I designate the following person to receive any notice regarding the lapse of my life insurance policy or the termination of my policy due to nonpayment of premium to:

(please print)				
Name:				
Address:				
City:	State:	Zip Code:		
Telephone Number of Seco	ondary Designee: _			
Signature of Owner:			Date:	
OR				
Waiver of Designation to receive notice of lapse of elect NOT to designate and	r termination of m	y life insurance cover		
Signature of Owner:			Date:	
IF RETURNING THIS FORM	PLEASE COMPLETI	THE FOLLOWING:		
Name of Insured:				
Policy Number:				

Form No. AA3373

# AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS PO Box 2549 Waco, Texas 76702-2549

### **Addendum to Application for COVID-19**

Proposed Insured's Name (Please Print):	
	vised by a medical professional to be quarantined, for any $\Box$ )? $\Box$ Yes $\Box$ No
· · · · · · · · · · · · · · · · · · ·	d for, examined for, diagnosed with, or tested positive for the sional? □ Yes □ No
as any diagnostic testing or hospitalization) which	by a medical professional to get specified medical care (such was not completed; as result of fever, cough, shortness of
knowledge and belief, all answers and statements cor	a part of my individual life insurance application. To the best of my ntained in this application are true, complete, and correctly recorded atements or answers given in this application between the time of
Fraud Notice: Any person who knowingly presents criminal offense and subject to penalties under state la	a false statement in application for insurance may be guilty of a aw.
Signed at(City and State)	Application Date
Signature of Proposed Insured	
Signature of Owner (If other than Proposed Insured)_	

### **Addendum**

Agent Number	Agent Name	Agent % of Case		

### e-sign footprint (all time stamps are in server time, central standard)

Party	Email Address	Agent IP	Signature IP	Time Stamp Requested	Time Stamp Signed