



200 N. Martingale Rd., Ste. 405  
 Schaumburg, IL 60173  
 847-342-4500  
 info@1891FinancialLife.com  
 www.1891FinancialLife.com

## APPLICATION FOR INDIVIDUAL LIFE INSURANCE

IS INSURED A MEMBER OF 1891 FINANCIAL LIFE (“the Organization”)?  Yes  No

### SECTION 1 – Proposed Insured

First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Address / Apartment Number \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Primary Phone \_\_\_\_\_ Alternate \_\_\_\_\_  
 Number \_\_\_\_\_ Type \_\_\_\_\_ Number \_\_\_\_\_ Type \_\_\_\_\_

E-Mail Address \_\_\_\_\_ SSN / TIN \_\_\_\_\_ Date of Birth \_\_\_\_\_ Birthplace \_\_\_\_\_ Gender  M  F

Occupation \_\_\_\_\_ Employer \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Annual Income Total Household Income Net Worth

Marital Status:  Married  Single  Widowed  Divorced  Civil Union/Domestic Partnership

The Proposed Insured is a:  US Citizen  US Permanent Resident Years in US \_\_\_\_\_

Driver’s License or  Government Issued Picture ID ID# \_\_\_\_\_

State of Issue \_\_\_\_\_ Issue Date \_\_\_\_\_ Expiration Date \_\_\_\_\_

Has the Proposed Insured’s name changed within the past 5 years:  Yes  No

Previous full name(s):

First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Purpose for insurance coverage: \_\_\_\_\_

### SECTION 2 – Replacement Information and Other Insurance

If the answer is YES to any of the following questions, please list information below.

- 1) Has the Proposed Insured applied for any life insurance in the last ninety (90) days?..... Yes  No
- 2) Does the Proposed Insured have any application (including reinstatement) for life insurance now pending? ..... Yes  No
- 3) Does the Proposed Insured have any existing, pending life insurance, annuity contracts with the Organization or any other company?..... Yes  No
- 4) a) Is the insurance applied for intended to replace, change, and/or use funds from any life insurance or annuity contracts in force with the Organization or any other company? ..... Yes  No
- b) Will replacement be a Section 1035 Exchange? ..... Yes  No

**Replacement (R), Existing (E), Applied for (A):**

(R)(E) or (A) Name of Company	Policy No.	Issue Date	Amount	Plan Type	Business (B) Personal (P)
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

**SECTION 3 – Product and Rider**

Face Amount \$ \_\_\_\_\_

**PRODUCT TYPE:**

- Juvenile TERM LIFE**
- Plan  1891 Juvenile Term
  - Other \_\_\_\_\_
  - Mode  Single
  - Annual
  - Face Amount  \$18,910
  - \$50,000

**Simplified Issue WHOLE LIFE**

Please use separate application: Form ICC23AP-LIFE-SI

**Ordinary TERM LIFE**

- Plan
- 10-Yr Level Premium Term
  - 20-Yr Level Premium Term
  - 30-Yr Level Premium Term
  - Other \_\_\_\_\_

- Riders
- Living Benefit Rider, Qualifying Event/Terminal Illness
  - Waiver of Premium
  - Accidental Death Benefit \$ \_\_\_\_\_
  - Other \_\_\_\_\_

**Ordinary WHOLE LIFE**

- Plan
- Life Paid Up At 100
  - Life Paid Up At 75
  - 20-Pay
  - 10-Pay
  - Other \_\_\_\_\_

- Riders
- Living Benefit Rider, Qualifying Event/Terminal Illness
  - Waiver of Premium
  - Accidental Death Benefit \$ \_\_\_\_\_
  - Guaranteed Insurability Option \$ \_\_\_\_\_
  - 10-Yr Level Premium Term \$ \_\_\_\_\_
  - 20-Yr Level Premium Term \$ \_\_\_\_\_
  - Charitable Rider: \_\_\_\_\_%
  - Name of Charity \_\_\_\_\_
  - Other \_\_\_\_\_

**Single Premium WHOLE LIFE**

- Plan
- Single Premium Whole Life
  - Other \_\_\_\_\_

- Riders
- Living Benefit Rider, Qualifying Event/Terminal Illness
  - Guaranteed Insurability Option \$ \_\_\_\_\_
  - Charitable Rider: \_\_\_\_\_%
  - Name of Charity \_\_\_\_\_
  - Other \_\_\_\_\_

**Other Life** \_\_\_\_\_

Dividend Option for Ordinary Whole Life:  Paid in Cash       Paid-Up Additions       Dividend Accumulation

Premium Reduction       Loan Reduction

Do you elect the Automatic Premium Loan (APL) Provision for Whole Life Plans?  Yes  No

## SECTION 4 – Owner

Owner is:  Proposed Insured  Other **Owner must be age 18 or older.**

The Proposed Owner is a:  Person  Trust  Entity

### IF PERSON:

\_\_\_\_\_  
First Name Middle Name Last Name Gender  M  F

\_\_\_\_\_  
Address / Apartment Number City State Zip

Primary Phone \_\_\_\_\_ Alternate \_\_\_\_\_  
Number Type Number Type

\_\_\_\_\_  
E-Mail Address SSN / TIN Date of Birth Relationship to Proposed Insured

The Owner is a:  US Citizen  US Permanent Resident Years in US \_\_\_\_\_

Driver's License or  Government Issued Picture ID ID# \_\_\_\_\_

State of Issue \_\_\_\_\_ Issue Date \_\_\_\_\_ Expiration Date \_\_\_\_\_

### IF TRUST or ENTITY: Provide a copy of the Trust Certification and Trustee's Powers or Corporate Resolution

\_\_\_\_\_  
Trust/Entity Name Trust Date TIN

\_\_\_\_\_  
Trustee/Officer Name(s)

\_\_\_\_\_  
Address / Apt. No. City State Zip

Primary Phone \_\_\_\_\_ Alternate \_\_\_\_\_  
Number Type Number Type

\_\_\_\_\_  
E-Mail Address

\_\_\_\_\_  
Relationship to Proposed Insured

## SECTION 5 – Payor

Payor is:  Proposed Insured  Owner  Other

The Proposed Payor is a:  Person  Trust  Entity

For **Trust/Entity: use First Name line, with Trust Date and Trustee/Officer Name(s)**

\_\_\_\_\_  
First Name Middle Name Last Name Gender  M  F

\_\_\_\_\_  
Address / Apartment Number City State Zip

Primary Phone \_\_\_\_\_ Alternate \_\_\_\_\_  
Number Type Number Type

\_\_\_\_\_  
E-Mail Address SSN / TIN Date of Birth Relationship to Proposed Insured

## SECTION 6 – Beneficiary

The beneficiary allocation must total 100% for each class (i.e., Primary and Contingent).

For **Trust/Entity**: use **First Name line, with Trust Date and Trustee/Officer Name(s)**

**PRIMARY**    **CONTINGENT**   Percentage \_\_\_\_\_ %

This Beneficiary is a:  Person    Trust    Entity

\_\_\_\_\_ Gender  M  F  
First Name                      Middle Name                      Last Name

\_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_  
Address / Apartment Number                      City                      State                      Zip

Primary Phone \_\_\_\_\_                      Alternate \_\_\_\_\_  
                    Number                      Type                      Number                      Type

\_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_  
E-Mail Address                      SSN / TIN                      Date of Birth                      Relationship to Proposed Insured

**PRIMARY**    **CONTINGENT**   Percentage \_\_\_\_\_ %

This Beneficiary is a:  Person    Trust    Entity

\_\_\_\_\_ Gender  M  F  
First Name                      Middle Name                      Last Name

\_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_  
Address / Apartment Number                      City                      State                      Zip

Primary Phone \_\_\_\_\_                      Alternate \_\_\_\_\_  
                    Number                      Type                      Number                      Type

\_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_  
E-Mail Address                      SSN / TIN                      Date of Birth                      Relationship to Proposed Insured

**PRIMARY**    **CONTINGENT**   Percentage \_\_\_\_\_ %

This Beneficiary is a:  Person    Trust    Entity

\_\_\_\_\_ Gender  M  F  
First Name                      Middle Name                      Last Name

\_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_  
Address / Apartment Number                      City                      State                      Zip

Primary Phone \_\_\_\_\_                      Alternate \_\_\_\_\_  
                    Number                      Type                      Number                      Type

\_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_  
E-Mail Address                      SSN / TIN                      Date of Birth                      Relationship to Proposed Insured

**PRIMARY**    **CONTINGENT**   Percentage \_\_\_\_\_ %

This Beneficiary is a:  Person    Trust    Entity

\_\_\_\_\_ Gender  M  F  
First Name                      Middle Name                      Last Name

\_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_  
Address / Apartment Number                      City                      State                      Zip

Primary Phone \_\_\_\_\_                      Alternate \_\_\_\_\_  
                    Number                      Type                      Number                      Type

\_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_                      \_\_\_\_\_  
E-Mail Address                      SSN / TIN                      Date of Birth                      Relationship to Proposed Insured

## SECTION 7 – Medical and Personal History Questions

ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

For YES answers to questions within this Section, please provide details in REMARKS and ADDENDUM Section 8.

- 1) The Proposed Insured: Height Ft \_\_\_\_\_ In \_\_\_\_\_ Weight \_\_\_\_\_ lbs.  
Any weight changes greater than 10 lbs. in past year?  Yes  No \_\_\_\_\_ Lbs.  Gain  Loss  
Reason, check all that apply:  Diet  Exercise  Surgery  Pregnancy  Unknown
- 2) Name and address of your current medical advisor? \_\_\_\_\_  
\_\_\_\_\_  
a) Date and reason of last visit? \_\_\_\_\_  
b) Was treatment given:  Yes  No  
c) Treatment given: \_\_\_\_\_  
d) Diagnosis: \_\_\_\_\_  
e) Was medication prescribed:  Yes  No Medication(s): \_\_\_\_\_
- 3) Has the Proposed Insured currently used any form of tobacco or nicotine products including cigarettes, vaping, cigars, pipes, hookah, chewing tobacco, snuff, nicotine patches or gum? .....  Yes  No  
a) If yes, last use within:  12 months  1-2 year  3 years
- 4) Travel outside the United States:  
a) Has the Proposed Insured travelled within the past 2 years? .....  Yes  No  
b) Does the Proposed Insured intend to travel and/or reside outside of the United States within the next 2 years? .....  Yes  No
- 5) Are you currently active-duty military or have orders/papers to be deployed within the next 12 months? .....  Yes  No
- 6) Has the Proposed Insured in the past 5 years:  
a) Plead guilty to or been convicted of driving while impaired, intoxicated, or under the influence of any drug? .....  Yes  No  
b) Plead guilty to or been convicted of 2 or more moving violations? .....  Yes  No  
c) Had a driver's license suspended or revoked? .....  Yes  No  
d) Had an application, including reinstatement of such coverage for insurance been declined, rated, postponed, offered with a modification, rescinded, or denied renewal? .....  Yes  No  
e) Flown as a pilot, student pilot or crew member of any aircraft or intend to do so in the next 24 months? .....  Yes  No  
f) Engaged in skydiving, hang gliding, motor sports or racing, rock climbing, parachuting, scuba diving, racing or intend to do so in the next 24 months? .....  Yes  No  
g) Used or currently using marijuana, narcotics, intravenous drugs, cocaine, barbiturates, or hallucinogens, prescribed or not? .....  Yes  No  
h) Consumed any alcoholic beverage? .....  Yes  No  
If yes, on average how many alcoholic drinks are consumed per week?  1-12  13-24  over 25  
i) Have you plead guilty to or been convicted of a felony or misdemeanor? .....  Yes  No  
j) Have you and or do you currently have a felony or misdemeanor charge pending against you? .....  Yes  No  
k) Have you been or are you currently on probation or parole? .....  Yes  No
- 7) Has the Proposed Insured ever been diagnosed, treated, tested positive for, or given medical advice by a member of the medical profession for:  
a) Abnormal blood pressure, chest pain, coronary artery disease, abnormal electrocardiogram (EKG), elevated cholesterol, stroke, Transient Ischemic Attack (TIA), peripheral vascular disease or any other disorder or disease of the heart, blood vessels or of the cerebrovascular system? .....  Yes  No  
b) Cancer, tumor, polyps, basal or squamous cell carcinoma, abnormal moles or lesions, dysplastic nevi, malignant melanoma or any other malignancy, or any growth or lump that has not been evaluated by a physician? .....  Yes  No  
c) Diabetes, thyroid disorder, anemia, hepatitis, or any other blood or glandular disorder? .....  Yes  No  
d) Anxiety, depression, bi-polar, schizophrenia, post-traumatic stress disorder, or an emotional, behavioral, mental, or nervous disorder? .....  Yes  No  
e) Human Immunodeficiency Virus (AIDS virus) or Acquired Immune Deficiency Syndrome (AIDS)? .....  Yes  No

- 8)** In the past 10 years, has the Proposed Insured been diagnosed, treated, tested positive for, or given medical advice by a member of the medical profession for:
- a) Auto-Immune disorders, arthritis, lupus, connective tissue disease, or any injury to or disease of the bones, muscles, joints, eyes, or skin? .....  Yes  No
  - b) Epilepsy, seizures, brain disorder, dizziness, fainting, tremor, multiple sclerosis, paralysis, Parkinson's, Alzheimer's, cognitive impairment, traumatic brain injury (TBI), motor neuron disease or any other disease or disorder of the nervous system? .....  Yes  No
  - c) Symptoms such as: immune deficiency, anemia, recurrent fever, fatigue, or unexplained weight loss, malaise, loss of appetite, diarrhea, fever of unknown origin, severe night sweats, unexplained or unusual infections or skin lesions, unexplained swelling of the lymph glands? .....  Yes  No
  - d) Received counseling or treatment for drug (prescribed or non-prescribed) or alcohol abuse, or been advised by a medical professional to receive treatment or counseling for drug or alcohol abuse? .....  Yes  No
- 9)** In the past 5 years, has the Proposed Insured been diagnosed, treated, tested positive for, or given medical advice by a member of the medical profession for:
- a) Any ear, nose, throat, lung disease or disorder, or any respiratory disease or disorder, to include asthma, Chronic Obstructive Pulmonary Disorder (COPD), emphysema, bronchitis, tuberculosis, or sleep apnea?  Yes  No
  - b) Any disorder of the stomach, intestines, rectum, liver, or pancreas, kidney, or bladder, including ulcers, colitis, Crohn's Disease, celiac disease, or diverticulitis? .....  Yes  No
  - c) Any disorder of the prostate, reproductive organs, breast, menstruation, or pregnancy? .....  Yes  No
- 10)** In the past 5 years has the Proposed Insured been treated, examined, or advised by a member of the medical profession for any reason not already identified? .....  Yes  No
- 11)** In the past 5 years has the Proposed Insured been advised by a member of the medical profession to have any operation, treatment, or diagnostic tests, excluding tests related to the Human Immunodeficiency Virus (AIDS virus), that have not been performed? .....  Yes  No
- 12)** In the past 2 years has the Proposed Insured had any diagnostic tests such as an electrocardiogram (EKG), treadmill test, heart catheterization, X-ray, MRI, CT scan, mammogram, or laboratory test, except those related to the Human Immunodeficiency Virus (AIDS virus)? .....  Yes  No

Relationship	Age at Death	Age if Living	Diagnosis or Cause of Death
Father	_____	_____	_____
Mother	_____	_____	_____
Sibling	_____	_____	_____
Sibling	_____	_____	_____

## SECTION 8 – Details and Addendum

**REMARKS:** Explanations and/or special requests. Addendum for additional details.

## SECTION 9 – Agreement – Authorization – Acknowledgement

We, the Proposed Insured, and Proposed Owner, have read this application for life insurance including addendum, any amendments, questionnaires, and supplements and, to the best of our knowledge and belief, all statements are true and complete.

**AGREEMENT: We also agree to the following:**

- 1) I will comply with all laws and rules of the Constitution and Laws of the Organization.
- 2) Statements in this application and any amendment(s), paramedical/medical exam, addendum, and supplements are the basis of any certificate issued.
- 3) This application and any amendment(s), paramedical/medical exam, addendum, and supplements to this application will be attached to and, along with the articles of incorporation and bylaws of the Organization, become part of the new Certificate, and any copy or electronic image of these documents are as valid as the original and may be relied upon by the Organization in determining whether to issue the insurance for which I applied.
- 4) No information will be deemed to have been given to the Organization unless it is stated in this application and any amendment(s), paramedical/medical exam, addendum, and supplements.
- 5) The Organization will have no liability under this application unless and until: (a) it has been received and approved by the Organization; (b) the Certificate has been issued and delivered to the Certificate Owner; (c) the first premium has been paid to and accepted by the Organization or authorization to draft first payment has been given and the financial institution has not notified the Organization that the draft will not be honored; and (d) at the time of delivery and payment, the facts concerning the insurability of the Proposed Insured are as stated in this application.
- 6) Only authorized officers of the Organization may: (a) make or change any contract of insurance; (b) make a binding promise about insurance; or (c) change or waive any term of an application or Certificate.
- 7) Corrections, additions, or changes to the application may be by the Organization. Any such changes will be shown under "Corrections and Amendments". Acceptance of a Certificate issued with such changes will constitute acceptance of the changes. No change will be made in classification (including age at issue), plan amount, or benefits unless agreed to in writing by the Owner.
- 8) I authorize the Organization to communicate with me regarding my insurance or membership via phone, text, email, or mail.

**AUTHORIZATION: I, the Proposed Insured, or Parents, if a minor, hereby authorize** any physician, medical practitioner, hospital, clinic, other medical or medically related facility, laboratory, pharmacy, pharmacy benefits manager, insurance support organization, government agency, insurance or reinsuring company, MIB, Inc. ("MIB"), consumer reporting agency, or any other organization, institution or person having knowledge of me or my health to release all information about me to the Organization, its Medical Director, or its reinsurer(s), for underwriting or claims purposes. I further authorize the release of any information obtained to other persons or organizations performing business or legal services in connection with my application or claim, or as may be otherwise lawfully required.

I authorize 1891 Financial Life or its Reinsurers to make a brief report on my personal health information to MIB, Inc.

I understand that the information in my health/medical record may include information relating to sexually transmitted diseases, acquired immunodeficiency syndromes (AIDS) or human immunodeficiency virus (HIV). It may also include information about behavioral or mental health services and treatment for alcohol and drug abuse.

This authorization also includes information relating to any other non-health (non-medical) history information. I understand that such information will be used to determine eligibility for insurance, or for benefits under existing insurance. I understand that after this information is disclosed, the recipient may re-disclose it resulting in the loss of protection under federal rules governing privacy and confidentiality.

I agree that a photographic or electronic copy of this authorization will be as valid as the original and that it will be valid for 24 months from the date shown below or the time limit permitted by applicable law in the state where the policy is delivered or issued for delivery if shorter than 24 months. This authorization will survive the Insured's death if it occurs while the authorization is in effect. I know that I or my representative may request a copy of this authorization.

I understand I may revoke this authorization at any time by sending written notice to 1891 Financial Life at 200 N. Martingale Rd., Ste. 405, Schaumburg, IL 60173. I understand that there are limitations on my right to revoke this authorization. Any action taken in reliance on this authorization will be valid if such action was taken prior to receipt of notice of revocation.

If this authorization is used to collect information in connection with a claim for benefits, it will be valid for the duration of the claim. If the law of my state so provides, my authorization may not be revoked during a contestable investigation.

I may refuse to sign this authorization and understand that my refusal to sign will affect my ability to obtain life insurance coverage.



**ACKNOWLEDGEMENT**

Receipt of Notice of Information Practices; Fair Credit Reporting Act Notice; Notification Regarding MIB, Inc.; eDelivery Consent Disclosure; Privacy Policy.

\_\_ I consent to receive Electronic Communications in the manner described above, and I confirm that any email address or mobile phone number(s) I have provided to 1891 Financial Life are active and valid. I also confirm that I am authorized to consent on behalf of all the other account owners, authorized signers, authorized representatives, delegates, and/or service users identified with 1891 Financial Life.

\_\_ I DO NOT consent to receive Electronic Communications in the manner described above.

**STATE LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION**

1891 Financial Life is licensed to do business as a fraternal benefit society. As such, it is not included in any state's life and health guaranty association (otherwise known as the guaranty association). This means that fraternal benefit societies cannot be assessed for the insolvency of other life insurers or other fraternal benefit societies. By law, a fraternal benefit society is responsible for its own solvency. If there is an impairment of reserves, a certificate holder may be assessed a proportionate share of the impairment. This process is described in the certificate issued by the Organization.

**FRAUD NOTICE/WARNING**

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Signed at \_\_\_\_\_, \_\_\_\_\_ Date  
City State application taken

\_\_\_\_\_  
Proposed Insured Name  
(If 18 or Older)

\_\_\_\_\_  
Signature Proposed Insured

\_\_\_\_\_  
Parent/Guardian Name  
(If Proposed Insured is a Minor)

\_\_\_\_\_  
Signature Parent/Guardian

\_\_\_\_\_  
Proposed Owner Name  
(If Other than Proposed Insured)

\_\_\_\_\_  
Signature Proposed Owner

\_\_\_\_\_  
Trustee/Officer Name  
(If Other than Proposed Insured)

\_\_\_\_\_  
Signature Trustee/Officer

\_\_\_\_\_  
Proposed Payor Name  
(If Other than Proposed Insured or Owner)

\_\_\_\_\_  
Signature Proposed Payor

\_\_\_\_\_  
Insurance Producer Name

\_\_\_\_\_  
Signature Insurance Producer

\_\_\_\_\_  
Insurance Producer NPN Number

\_\_\_\_\_  
Insurance Producer 1891 Financial Life Agent Code

## SECTION 10 – NOTICES – Insurance Information and Privacy

### *MUST BE GIVEN TO THE PROPOSED INSURED*

#### **NOTICE OF INFORMATION PRACTICES**

1891 Financial Life will need to collect information about you to issue an insurance policy. You are our most important source of information. We may supplement that information with information from other sources such as medical professionals who have treated you. We may also ask a consumer reporting agency to collect information and submit an investigative consumer report to us as explained below under Federal Fair Credit Reporting Notice.

In certain limited circumstances, we are allowed by law to disclose necessary items of personal information to third parties without your specific authorization.

You have the right to be told about and receive copies of items of information we collect that appear in our files, including information contained in investigative consumer reports. You also have the right to seek correction of information you believe to be inaccurate.

We will send you a more detailed explanation of our information practices if you send a written request to: 1891 Financial Life at 200 N. Martingale Rd., Ste. 405, Schaumburg, IL 60173.

#### **FAIR CREDIT REPORTING ACT NOTICE**

In making this application, it is understood that we may obtain information through an investigative consumer report. An independent source known as a consumer reporting agency will prepare the report. The report typically includes information as to your character, general reputation, personal characteristics, and mode of living. The agency may conduct personal interviews with your family members, business associates, financial sources, friends, neighbors, or others with whom you are acquainted to get information for the report.

If you write to us within a reasonable period after you receive this notice, we will tell you whether a report was requested. If a report was requested, we will provide you with the name, address, and telephone number of the consumer reporting agency conducting the report. Upon request, the agency will furnish information as to the nature and scope of its investigation. If you would like to inspect the report and to receive a copy of the report, you may contact the consumer reporting agency directly.

#### **NOTIFICATION REGARDING MIB, Inc. (“MIB”)**

Information regarding your insurability will be treated as confidential. 1891 Financial Life or its Reinsurer(s), may, however, make a brief report thereon to MIB, a non-for-profit membership organization of life insurance companies which operates an information exchange on behalf of its members. If you apply to another MIB member Company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information it may have in its file.

Upon receipt of a request from you, MIB will arrange disclosure of and information it may have in your file by calling (866) 692-6901 or you can go to their website, [www.mib.com](http://www.mib.com). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184.

1891 Financial Life, or its Reinsurer(s), may also release information in its files to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.

#### **eDELIVERY CONSENT DISCLOSURES**

To receive, print, and view your documents, you must provide a valid email address and have internet access and portable document format (PDF) viewing software, such as Adobe Reader.

#### **DOCUMENTS**

- a) You will receive an email notification containing a link to a publicly available electronic version of the document that can be viewed, printed, or saved.
- b) The documents do not contain personal information.
- c) Examples of documents you do not log in to view include prospectuses, annual reports and the annual Privacy Notice.

## INSERTS

- a) Notification for any documents may include links to inserts that would otherwise be sent with the document if delivered via U.S. mail. You will not be required to log in if the insert is publicly available or if you do not have a log in. Examples of inserts include annual Privacy Notice, prospectus supplements, and other documents.

## DOCUMENT AVAILABILITY

Your voluntary consent will apply to:

- a) Any product with which you have a relationship now or while your consent is in effect; and
- b) Any document 1891 Financial Life is legally permitted to send via eDelivery.

1891 Financial Life may, at its discretion, mail paper documents. Depending on the relationship you have with 1891 Financial Life, 1891 Financial Life may allow you to choose eDelivery of specific documents. 1891 Financial Life reserves the right to discontinue this type of offering in the future.

The length of time your electronic documents are available online may vary by product and document. The length of time will never be less than legally required.

## REVOKE eDELIVERY OR REQUEST PAPER COPIES

1891 Financial Life will act upon your voluntary eDelivery consent until you revoke it. You may revoke your eDelivery consent and receive documents by U.S. mail at any time without penalty. 1891 Financial Life accepts notification of revocation through any of the Contact 1891 Financial Life options listed. Revocations will be processed within 7 days or sooner as required by law. On some products, 1891 Financial Life may discontinue waiving certain contractual fees or charges if you revoke your eDelivery consent. However, you will not incur a separate charge or fee for receiving paper documents. Revocation does not change the effectiveness, validity, or enforceability of documents previously provided to you by eDelivery.

You may request paper copies of any document you previously received by eDelivery without revoking your eDelivery consent. 1891 Financial Life will provide these documents to you free of charge.

If 1891 Financial Life is unable to successfully eDeliver your documents, 1891 Financial Life will contact you by U.S. mail with further instructions. 1891 Financial Life may deem unsuccessful eDelivery of your documents as a revocation of consent for eDelivery.

## CONTACT 1891 FINANCIAL LIFE

You must notify 1891 Financial Life when your contact information changes or you wish to revoke your consent. You may use any of the following methods to update your email address, residential address, or phone number(s), or to revoke your consent:

Call 800-344-6273:

- a) A member service professional will be happy to update your contact information.
- b) For details about the documents currently available by eDelivery.
- c) To request a paper copy of a document you received by eDelivery.

Send a Written Request:

1891 Financial Life  
200 N. Martingale Rd., Ste. 405  
Schaumburg, IL 60173

## CHANGES TO THESE eDELIVERY CONSENT DISCLOSURES

1891 Financial Life reserves the right to modify these eDelivery Consent Disclosures. You will receive an email notification prior to the effective date of any modified eDelivery Consent Disclosures. The email will include instructions to change your consent if you prefer to receive any document(s) by U.S. mail or do not agree to the new eDelivery Consent Disclosures. Any modification of the eDelivery Consent Disclosures will apply from the effective date forward and not to documents you previously received.

## PRIVACY POLICY

### PROTECTING YOUR PRIVACY IS VERY IMPORTANT TO 1891 FINANCIAL LIFE

This notice summarizes the privacy policy and information practices of 1891 Financial Life (the "Organization"). We have strict policies and procedures in place to safeguard your personal data. Our employees and agents are required to comply with our established policies and procedures. We maintain physical, electronic, and procedural safeguards to protect your personal information from being accessed by unauthorized persons.

### INFORMATION WE MAY COLLECT

We may collect certain nonpublic personal information about you. This allows us to underwrite and administer your insurance coverage, inform you of other programs and benefits that may be of interest to you and comply with legal and regulatory requirements. The information we collect depends on the products or services you request and may include information such as:

- a) Information we receive from you on an application or other form such as your name, address, age, residence, marital status, social security number, income, and assets.
- b) Information we receive from a consumer-reporting agency, such as credit history.
- c) Information about your past transactions with us such as the products you have purchased, your contract values, and your payment history.
- d) Information from outside parties to verify representations made by you such as employment information, medical information, health history, other insurance coverage, or public records.
- e) General information about you such as your email address, demographic information, avocations, and other personal characteristics.

### HOW WE USE AND DISCLOSE YOUR INFORMATION

We do not share your information with other organizations except as permitted by law. For example, we may share your information with other individuals or organizations to help underwrite your insurance, process applications, or administer claims, help detect fraud or criminal activity, or assist us in providing benefits to you as a part of your membership. We may also share your information with sales agents and independent brokers who are authorized by the Organization; to marketing organizations or mailing companies to assist us in communicating with and providing service to you. We may also be required to comply with an information request by a government entity or regulator. If we need to share your nonpublic personal information with an affiliated institution or any third-party non-affiliates, we require that they provide the same level of confidentiality and protection.

We do not sell lists of names and addresses of our members to any vendor for goods or services. Our privacy policy also extends to former members who no longer have coverage with the Organization.

We may share personal information such as names, addresses, and Court and Impact Team function photos, with our related fraternal Courts and Impact Teams for fraternal purposes (such as sending you information about Court meetings and events, volunteer activities, the *1891 Financial Life* magazine, etc.).

Keeping your information accurate and up to date is very important to us. If you determine that any information, we have for you is incorrect, please contact us so that it may be corrected. Call: Customer Care (800) 344-6273.

### CONTACT US WITH QUESTIONS

If you have any questions about our Privacy Policy or our information practices, you may contact the Privacy Officer at: CCPAREQUEST@1891FinancialLife.com, or (872) 263-2460, or write us at the address below.

1891 Financial Life  
Attn: Privacy Officer  
200 N. Martingale Rd., Ste. 405  
Schaumburg, IL 60173

17PP-PRIVACY 2/21



## CERTIFICATE PAYMENT OPTIONS

**Certificate Number:** \_\_\_\_\_ **Insured:** \_\_\_\_\_

Payor's Full Name: \_\_\_\_\_

Address / Apt. No: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Primary Phone No: \_\_\_\_\_ Email: \_\_\_\_\_

**Premium Amount:** \$ \_\_\_\_\_ **Payment Type:**  Electronic Funds Transfer **OR**  Debit/Credit Card

**Payment Frequency**  Monthly  Quarterly  Semi-Annual  Annual  Single Premium

Premium payments will be drafted within seven (7) days after application approval.

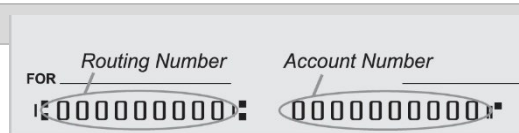
**Dates NOT available for premium payment: 29th – 30th – 31st**

*The premium will be automatically drafted each billing cycle. No notice will be sent when drafted.*

### Electronic Funds Transfer (EFT)

**Please Attach a Copy of a Voided Check to Verify Account Number Accuracy.**

Account Type:  Checking  Savings



Financial Institution \_\_\_\_\_ Bank Routing Number \_\_\_\_\_ Account Number \_\_\_\_\_

### Debit/Credit Card

Name on the Card \_\_\_\_\_ Account Number \_\_\_\_\_ Expiration Date \_\_\_\_\_ CVV/CSV \_\_\_\_\_

### Authorization

I (we) request and authorize 1891 Financial Life ("the Organization") to obtain premium payment of amounts becoming due the Organization or amounts as scheduled and requested by the policyowner/payor by initiating charges to my (our) account in the form of checks, drafts, share drafts, or electronic debit entries, credit card and I (we) request and authorize the financial institution named above to accept and honor the same and charge the same to my (our) account. This Authorization will remain in effect until I (we) notify the Organization or financial institution in writing to terminate and the Organization or the financial institution has a reasonable time to act on the termination. This Authorization will become effective only upon acceptance by the Organization of approval of this life insurance policy. The Organization address 200 N. Martingale Rd., Ste. 405, Schaumburg, IL 60173. 1891 Financial Life reserves the right to discontinue this program at any time.

### Payment Terms and Conditions

The Organization will have no liability under this application unless and until: (a) it has been received and approved by the Organization; (b) the Certificate has been issued and delivered to the Certificate Owner; (c) the first premium has been paid to and accepted by the Organization or authorization to draft first payment has been given and the financial institution has not notified the Organization that the draft will not be honored; and (d) at the time of delivery and payment, the facts concerning the insurability of the Proposed Insured are as stated in this application. The Proposed Insured, Owner, or Payor will not receive any premium notices.

ACCOUNT OWNER SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_





## CHARITABLE GIVING RIDER APPLICATION

### 1) Insured

First Name: \_\_\_\_\_ Middle: \_\_\_\_\_ Last: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

I would like my donation to be anonymous.

### 2) Qualified Charitable Organization<sup>1</sup>

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Phone: \_\_\_\_\_ 501(c)(3) Tax ID Number: \_\_\_\_\_

Percent of Benefit to be payable to the Qualified Charitable Organization (QCO): \_\_\_\_\_ %

### 3) Signature of Owner

I understand the beneficiary designation(s) noted here is final unless revoked by a future beneficiary change form.

First Name: \_\_\_\_\_ Middle: \_\_\_\_\_ Last: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Signature of Owner: \_\_\_\_\_ Date: \_\_\_\_\_

#### FOR HOME OFFICE USE ONLY

Certificate No.: \_\_\_\_\_ This request is accepted on MM/DD/YYYY: \_\_\_\_\_

By: \_\_\_\_\_

**On Behalf of 1891 Financial Life**

REMARKS:

#### ABOUT CHARITABLE GIVING RIDER

Death benefits are payable under the policy to which this rider is attached, the benefit paid will equal to the sum of:

- a) A minimum of 1% of the contract's at-issue "Benefit Amount", or its adjusted benefit amount in the event of a subsequent reduction in the at-issue benefit amount after any loan balance is deducted; and will not include any dividend amounts or rider benefits payable. The death benefit payable to the beneficiary(ies) of the contract will be reduced by this amount.
- b) 1891 Financial Life will match the amount calculated in (a).
- c) The sum of (a) and (b) will not exceed \$2,500.

<sup>1</sup>A qualified charitable organization ("QCO") is defined as an organization which is organized and operated exclusively for tax-exempt purposes and meets the requirements set forth under section 501(c)(3) of the Internal Revenue Code and supports the mission and purpose of 1891 Financial Life as described in the Articles of Incorporation. 1891 Financial Life reserves the right to reject any QCO that does not support our mission and purpose<sup>2</sup>.

<sup>2</sup>The purposes of the Society are to: promote friendship, unity and true Catholic charity among its members, foster fraternal and benevolent activities, further the progress of the Catholic Church, encourage patriotism and loyalty to the United States of America, and provide death, disability and other benefits, rights and privileges, as authorized by these Articles of Incorporation and Bylaws and in accordance with the laws of Illinois.



PRODUCER'S REPORT

Provide details in Field Underwriting Remarks, section below.

1) Source of Business:

- Currently Insured: plan type
Cold call
Internet source
Personal acquaintance (not Proposed Insured)
Referral from outside agency
Reply to mailer or stuffer
Other:

2) Market Type:

- Existing customer
Business owner
Social media
Women's markets
Multicultural markets
Families with special needs
Family markets
Alternative markets
Other:

3) The death benefit amount was determined by: (check all that apply)

- Needs analysis software
Multiple of income
Cost of final expense
Insured
Other:

4) Rate class quoted:

5) Applicant and Sales Process:

- Did you give the Applicant the Privacy Policy and other disclosures in Section 10?
Are you related to the Insured?
Was this application taken in person?
Was the Proposed Insured present at the time of application?
Do you know anything not disclosed which might affect the underwriting of this risk?
Is there another application currently pending or being submitted to any other life insurance company?
Has any Insured applied elsewhere for any insurance coverage within the past 6 months?
Is replacement of existing insurance involved in this application?
If Yes, submit the appropriate replacement forms.
Did you ask the Applicant all the questions on this application and accurately record them?

6) If the Insured is age 0-16, please answer questions below:

- Number of brothers, sisters
Does the parent or guardian have at least two times the insurance of the Proposed Insured?
Amount of life insurance in force and/or requested on father, mother, sibling 1, 2, 3

I certify I have accurately recorded all information given by the Insured and my statements on this Producer's Report are correct to the best of my knowledge.

Signature lines for Insurance Producer, Signature Insurance Producer, 1891 Financial Life Agent Code, Split, and Date.

PRODUCER'S UNDERWRITING REMARKS: Did you notice anything while completing the application with the applicant?





## IMPORTANT NOTICE REGARDING REPLACEMENT OF LIFE INSURANCE

Our agent is recommending to you that you purchase a life insurance policy from us. In connection with this purchase, you have indicated either as a result of his recommendation or at your own initiative, that you may terminate or change your existing policy issued by another insurance company or that you may obtain a loan from that company against your policy to pay premiums on the proposed policy. Any of these actions is a replacement of life insurance. This notice must be given to you. Please read this notice.

Whether it is to your advantage to replace your existing insurance coverage, only you can decide. It is in your best interest, however, to have adequate information before a decision to replace your present coverage becomes final so that you may understand the essential features of the proposed policy and of your existing insurance coverage.

To this end, we are required to give you a Policy Summary including complete information on the proposed policy no later than when that policy is delivered to you. In addition, we are required to notify the insurance company that issued your existing policy. That company may then furnish you with additional information concerning your existing policy. You may want to contact that company or its agent for further information and advice or discuss your purchase with other advisors. The information you receive will be of value to you in reaching a final decision.

If either the proposed policy or the existing insurance you intend to replace is a participating policy, you should be aware that dividends may materially reduce the cost of insurance and are an important factor to consider. Dividends, however, are not guaranteed.

You should also recognize that a policy which has been in existence for a period of time may have certain advantages to you over a new policy. If the policy coverages are basically similar, the premiums for a new policy may be higher because rates increase as your age increases. Your existing policy may have options which are not available under the policy being proposed to you or may not come into effect under the proposed policy until a later time during your life. Also, your proposed policy's cash values and dividends, if any, may grow slower initially because the company will incur the cost of issuing your new policy. On the other hand, the proposed policy may offer advantages which are more important to you.

Our new life insurance policy will allow credit for the period of time that has elapsed under the replaced policy's or contract's incontestability and suicide period up to the face amount of the existing policy or contract. With regard to financed purchases, the credit may be limited to the face amount of the existing policy that is reduced by the use of existing policy values to fund the new policy or contract.

If you are considering borrowing against your existing policy to pay the premiums on the proposed policy, you should understand that in the event of your death, the amount of any unpaid loan, including interest, will be deducted from the benefits of your existing policy thereby reducing your total insurance coverage.

After we have received your application and notified the other insurance company you will have thirty days from the date the proposed policy is delivered to you to cancel the policy issued on your application and receive back all payments you made to us.

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We are required by state regulation to delay the issuance of the policy for which you are making application for thirty days from the date on which we send your existing insurer notification that their policy will be replaced.

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### CAUTION

If, after studying the information made available to you, you decide to replace the existing life insurance with our life insurance policy, you are urged not to take action to terminate or alter your existing life insurance coverage until after you have been issued the new policy, examined it and have found it to be acceptable to you. If you should terminate or otherwise materially alter your existing coverage and fail to qualify for the life insurance for which you have applied, you may find yourself unable to purchase other life insurance or able to purchase it only at substantially higher rates.

I have received and read a copy of this Replacement Notice.

(Signed) \_\_\_\_\_ Date \_\_\_\_\_



## IMPORTANT NOTICE REGARDING REPLACEMENT OF LIFE INSURANCE

Our agent is recommending to you that you purchase a life insurance policy from us. In connection with this purchase, you have indicated either as a result of his recommendation or at your own initiative, that you may terminate or change your existing policy issued by another insurance company or that you may obtain a loan from that company against your policy to pay premiums on the proposed policy. Any of these actions is a replacement of life insurance. This notice must be given to you, along with a Comparative Information Form which includes preliminary information comparing the proposed policy with your existing policy to be replaced. Please read this notice and the Comparative Information Form carefully.

Whether it is to your advantage to replace your existing insurance coverage, only you can decide. It is in your best interest, however, to have adequate information before a decision to replace your present coverage becomes final so that you may understand the essential features of the proposed policy and of your existing insurance coverage.

To this end, we are required to give you a Policy Summary including complete information on the proposed policy no later than when that policy is delivered to you. In addition, we will, at your request, furnish you additional information concerning your existing policy. You may want to discuss your purchase with other advisors. The information you receive will be of value to you in reaching a final decision.

If either the proposed policy or the existing insurance you intend to replace is a participating policy, you should be aware that dividends may materially reduce the cost of insurance and are an important factor to consider. Dividends, however, are not guaranteed.

You should also recognize that a policy which has been in existence for a period of time may have certain advantages to you over a new policy. If the policy coverages are basically similar, the premiums for a new policy may be higher because rates increase as your age increases. Your existing policy may have options which are not available under the policy being proposed to you or may not come into effect under the proposed policy until a later time during your life. Also, your proposed policy's cash values and dividends, if any, may grow slower initially because the company will incur the cost of issuing your new policy. On the other hand, the proposed policy may offer advantages which are more important to you.

Our new life insurance policy will allow credit for the period of time that has elapsed under the replaced policy's or contract's incontestability and suicide period up to the face amount of the existing policy or contract. With regard to financed purchases, the credit may be limited to the face amount of the existing policy that is reduced by the use of existing policy values to fund the new policy or contract.

If you are considering borrowing against your existing policy to pay the premiums on the proposed policy, you should understand that in the event of your death, the amount of any unpaid loan, including interest, will be deducted from the benefits of your existing policy thereby reducing your total insurance coverage.

After we have issued your policy, you will have thirty days from the date the new policy is delivered to you to cancel the policy issued on your application and receive back all payments you made to us.

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### CAUTION

If, after studying the information made available to you, you decide to replace the existing life insurance with our life insurance policy, you are urged not to take action to terminate or alter your existing life insurance coverage until after you have been issued the new policy, examined it and have found it to be acceptable to you. If you should terminate or otherwise materially alter your existing coverage and fail to qualify for the life insurance for which you have applied, you may find yourself unable to purchase other life insurance or able to purchase it only at substantially higher rates.

I have received and read a copy of this Replacement Notice.

(Signed) \_\_\_\_\_ Date \_\_\_\_\_



## REPLACEMENT POLICY COMPARISON

	EXISTING POLICY A	EXISTING POLICY B	PROPOSED CERTIFICATE
Company Name			
Product Name			
Policy Number			
Issue Date			n/a
Underwriting Class			n/a
Face Amount			
Estimated Current Death Benefit (If other than face amount shown above)			
Premium Annualized			
Type of Product			
Policy Fee Charge (front end load)			
As a % of Premium			
Total Cash Value (Whole) or Total Accumulated Value (Variable or UL)			
Surrender Charge Period			
Estimated Surrender Charges for Existing Policy			
Loan Interest Rate			n/a
Existing Policy Loan Amount			
Is the Replacement a 1035 Exchange?			n/a
Is there a gain in the existing policy? (If yes, please provide amount)			n/a

The PRIMARY reason for purchasing the new life insurance certificate is (be specific). \_\_\_\_\_

The existing life insurance policy cannot meet the owner's objectives because (be specific). \_\_\_\_\_

**Insurance Producer's Certification.** I certify that I have discussed the advantages and disadvantages of replacement with the owner, and that I have determined replacement is appropriate for the owner.

\_\_\_\_\_  
Insurance Producer's Signature

\_\_\_\_\_  
Insurance Producer's Printed Name

\_\_\_\_\_  
Date

**Owner's Acknowledgement.** I have reviewed and understand the potential advantages and disadvantages of replacing my current policy and I wish to proceed with replacing my current policy. If this replacement involves a loan or partial surrender from an existing policy, this will result in a reduction in values in my existing policy. In addition, with respect to life insurance policies, loans or partial surrenders may result in additional payments being required to keep my existing policy in force. Policy loans also reduce the available death benefit and incur interest charges.

\_\_\_\_\_  
Owner's Signature

\_\_\_\_\_  
Owner's Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date of Birth