



### SECTION 3 – Product and Rider

Face Amount \$ \_\_\_\_\_ up to \$100,000 Max

#### PRODUCT TYPE:

##### Simplified Issue WHOLE LIFE

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

- Riders
- Living Benefit Rider, Qualifying Event
  - Charitable Rider: \_\_\_\_\_ %  
Name of Charity \_\_\_\_\_
  - Other \_\_\_\_\_

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 Sex at Birth  M  F

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

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

\_\_\_\_\_  
Email 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

\_\_\_\_\_  
Email 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                      Sex at Birth  M  F

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

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

\_\_\_\_\_  
Email 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

\_\_\_\_\_  
First Name                      Middle Name                      Last Name                      Sex at Birth  M  F

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

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

\_\_\_\_\_  
Email Address                      SSN / TIN                      Date of Birth                      Relationship to Proposed Insured

**PRIMARY**     **CONTINGENT**    Percentage \_\_\_\_\_%    **This Beneficiary is a:**  Person  Trust  Entity

\_\_\_\_\_  
First Name                      Middle Name                      Last Name                      Sex at Birth  M  F

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

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

\_\_\_\_\_  
Email Address                      SSN / TIN                      Date of Birth                      Relationship to Proposed Insured

**PRIMARY**     **CONTINGENT**    Percentage \_\_\_\_\_%    **This Beneficiary is a:**  Person  Trust  Entity

\_\_\_\_\_  
First Name                      Middle Name                      Last Name                      Sex at Birth  M  F

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

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

\_\_\_\_\_  
Email 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.

**Any “yes” answers in Sections A or B do not qualify for simplified issue; please submit fully underwritten application. If all answers are “no”, please proceed with simplified issue.**

### SECTION A

- 1) Have you ever been diagnosed with, received treatment for, or been or given medical advice by a member of the medical profession for:
  - a. symptoms of chronic obstructive pulmonary disease, chronic bronchitis, emphysema, or require the use of oxygen? .....  Yes  No
  - b. any heart or circulatory surgery or procedure, cerebral vascular accident (CVA), stroke or transient ischemic attack (TIA)? .....  Yes  No
  - c. disease of the liver, kidney dialysis, ALS (Lou Gehrig's Disease), Muscular Dystrophy, Multiple Sclerosis, Systemic Lupus, Parkinson's disease, Paraplegia, Quadriplegia, or a neurological disease or disorder? ....  Yes  No
- 2) In the past 10 years have you been diagnosed with, received treatment for, or been given advice by a member of the medical profession for symptoms of cancer or malignant tumor (not including basal cell carcinoma)? .....  Yes  No
- 3) In the past 5 years have you been diagnosed with, received treatment for, or given medical advice by a member of the medical profession for:
  - a. heart attack/angina, coronary artery disease (with or without bypass surgery, angioplasty, stent placement), aneurysm, congestive heart failure, cardiomyopathy, or congenital heart disease? .....  Yes  No
  - b. any heart or circulatory surgery or procedure, cerebral vascular accident (CVA), stroke or transient ischemic attack (TIA)? .....  Yes  No
- 4) Within the past two years, have you had or been advised by a member of the medical profession to have a test such as an EKG, CT scan, bone scan, MRI, colonoscopy, echocardiogram, biopsy or endoscopy, surgery or diagnostic or lab test (excluding a screening test not prompted by any symptoms) that has not yet been completed or the results of which are not yet known? .....  Yes  No

### SECTION B

- 1) Within the past ten years have you been convicted of or pled guilty to a felony, or have current felony charges pending, served on probation or parole, or received or been advised by a medical professional to receive treatment or counseling for, or to discontinue or reduce the use of alcohol or a non-prescribed or prescribed drug? .....  Yes  No
- 2) In the next two years do you intend to take part in any hazardous sports including mountain or rock climbing, motor vehicle or boat racing, back country or heli-skiing, skydiving, ultralight flying, hang gliding, scuba diving, or flown in an aircraft as a student pilot or licensed pilot? (reflexive hazardous sports questionnaire). .....  Yes  No
- 3) Do you plan to travel outside North America, the Caribbean (excluding Haiti), United Kingdom, or the European Union countries for more than 12 consecutive weeks in the next 12 months? .....  Yes  No

### SECTION C

- 1) Have you used any form of tobacco or nicotine products including cigarettes, vaping, cigars, pipes, hookah, chewing tobacco, snuff, nicotine patches or gum in the past 24 months? .....  Yes  No
- 2) The Proposed Insured: Height Ft. \_\_\_\_\_ In. \_\_\_\_\_ Weight \_\_\_\_\_ lbs.
- 3) Have you ever been diagnosed with, received treatment for, or been advised by a member of the medical profession to seek treatment for insulin shock, diabetic coma, amputation due to diabetic complications, vision impairments, end stage renal disease or requiring dialysis? .....  Yes  No
- 4) In the past 10 years have you been diagnosed, received treatment, or required follow up by a member of the medical profession for manic depression, schizophrenia or bi-polar? .....  Yes  No
- 5) Within the past five years have you:
  - a. Been convicted of three or more moving violations, convicted of, or have any charges pending for driving while impaired or had your driver's license suspended or revoked? .....  Yes  No
  - b. Used marijuana more than seven times per week, heroin, cocaine, a narcotic, a barbiturate, a hallucinogen, or another controlled substance except as prescribed by a licensed physician or medical practitioner? .....  Yes  No
- 6) Do you drink more than 21 alcoholic beverages per week? .....  Yes  No

## 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 \_\_\_\_\_, \_\_\_\_\_  
City State application taken Date

\_\_\_\_\_  
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 Risk Officer at: CCPAREQUEST@1891FinancialLife.com, or (872) 263-2460, or write us at the address below.

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

17PP-PRIVACY 11/23



## 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.

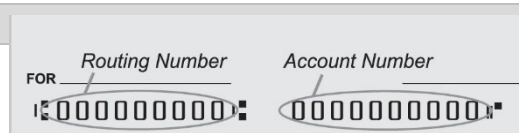
**Dates NOT available for premium payment: 29th – 30th – 31st**

*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 \_\_\_\_\_
- Personal acquaintance (*not Proposed Insured*)
- Other: \_\_\_\_\_
- Cold call
- Referral from outside agency
- Internet source
- Reply to mailer or stuffer

2) Market Type:

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

- a) Did you give the Applicant the Privacy Policy and other disclosures in Section 10? .....  Yes  No
- b) Are you related to the Insured? .....  Yes  No
- c) Was this application taken in person? .....  Yes  No
- d) Was the Proposed Insured present at the time of application? .....  Yes  No
- e) Do you know anything not disclosed which might affect the underwriting of this risk? .....  Yes  No
- f) Is there another application currently pending or being submitted to any other life insurance company? .....  Yes  No
- g) Has any Insured applied elsewhere for any insurance coverage within the past 6 months? .....  Yes  No
- h) Is replacement of existing insurance involved in this application? .....  Yes  No  
*If Yes, submit the appropriate replacement forms.*
- i) Did you ask the Applicant all the questions on this application and accurately record them? .....  Yes  No

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

- a) Number of brothers \_\_\_\_\_, sisters \_\_\_\_\_.  
Does the parent or guardian have at least two times the insurance of the Proposed Insured? .....  Yes  No
- b) Amount of life insurance in force and/or requested on  
father: \$ \_\_\_\_\_ and mother \$ \_\_\_\_\_  
sibling 1: \$ \_\_\_\_\_ sibling 2: \$ \_\_\_\_\_ sibling 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.

\_\_\_\_\_  
Date

_____ Insurance Producer	_____ Signature Insurance Producer	_____ 1891 Financial Life Agent Code	_____ Split	_____ %
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_____ Insurance Producer	_____ Signature Insurance Producer	_____ 1891 Financial Life Agent Code	_____ Split	_____ %
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**PRODUCER'S UNDERWRITING REMARKS:** Did you notice anything while completing the application with the applicant?



## IMPORTANT NOTICE REQUIRED BY LAW REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

*This document must be signed by the applicant and the insurance producer, if there is one, and a copy left with the applicant.*

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interests. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

**We want you to understand the effects of replacement before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.**

- 1) Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?  Yes  No
- 2) Are you considering using funds from your existing certificate or contracts to pay premiums due on the new policy or contract?  Yes  No

If you answered "yes" to either of the above questions, list each existing certificate or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

	Insurer Name	Contract or Policy #	Insured or Annuitant	Replaced (R) or Financing (F)
1)	_____	_____	_____	_____
2)	_____	_____	_____	_____
3)	_____	_____	_____	_____

Make sure you know the facts. Contact your existing insurer or its agent for information about the existing policy or contract. If you request one, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

The existing policy or contract is being replaced because: \_\_\_\_\_

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***I do not wish this notice to be read aloud to me: \_\_\_\_\_  
(Applicants must initial only if they do not want the notice read aloud)***

A replacement may not be in your best interest, or your decision could be a good one.

You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the insurer or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract.

This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

**PREMIUMS**

- 1) Are they affordable?
- 2) Could they change?
- 3) You're older, are premiums higher for the proposed new policy?
- 4) How long will you have to pay premiums on the new policy? ... on the existing policy?

**POLICY VALUES**

- 1) New policies usually take longer to build cash values and to pay dividends.
- 2) Acquisition costs for the existing policy may have been paid, you will incur costs for the new one.
- 3) What surrender charges do the policies have?
- 4) What expense and sales charges will you pay on the new policy?
- 5) Does the new policy provide more insurance coverage?

**INSURABILITY**

- 1) If your health has changed since you bought your existing policy, the new one could cost you more, or you could be turned down.
- 2) You may need a medical exam for a new policy.
- 3) Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
- 4) Suicide limitations may begin anew on the new coverage.

**IF YOU ARE KEEPING THE EXISTING POLICY AS WELL AS THE NEW POLICY**

- 1) How are premiums for both policies being paid?
- 2) How will the premiums on your existing policy be affected?
- 3) Will a loan be deducted from death benefits?
- 4) What values from the existing policy are being used to pay premiums?

**IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT**

- 1) Will you pay surrender charges on your existing contract?
- 2) What are the interest rate guarantees for the new contract?
- 3) Have you compared the contract charges or other policy expenses?

**OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS**

- 1) What are the tax consequences of buying the new policy? Is this a tax-free exchange? (See your tax advisor)
- 2) Is there a benefit from favorable "grandfathered" treatment of the existing policy under the federal tax code?
- 3) Will the existing insurer be willing to modify the existing policy?
- 4) How does the quality and financial stability of the new insurer compare with your existing insurer?

In connection with a replacement transaction the producer shall leave with the applicant at the time an application for a new policy or contract is completed the original or a copy of all sales material. With respect to electronically presented sales material, it shall be provided to the policy or contract owner in printed form no later than at the time of policy or contract delivery.



**I certify that the responses herein are, to the best of my knowledge, accurate:**

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

**I certify that this form was given to and completed by \_\_\_\_\_ Applicant prior to taking an application and that I am leaving a signed copy for the applicant. Also, copies of all sales materials used in my presentation have been left with the applicant.**

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

\_\_\_\_\_  
Date

**Did you use only company approved sales material?  Yes  No**

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

\_\_\_\_\_  
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