

Application for Whole Life Insurance

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Applicant Initials

3. Health questions

Section A

If you answered "yes" to any questions in this section, you are not eligible for insurance coverage.

If you answered "no" to ALL questions in this section, continue to Section B.

1. Do any of the following apply to you?
 - A. currently hospitalized, in a nursing facility, confined to a bed, receiving hospice care Y N
 - B. require use of oxygen for any lung or respiratory disorder Y N
 - C. have been diagnosed by a medical professional to have an aneurysm that has not been surgically repaired Y N
 - D. have been tested positive for exposure to the Human Immunodeficiency Virus (HIV) infection or been diagnosed as having AIDS Related Complex (ARC) or Acquired Immune Deficiency Syndrome (AIDS) caused by the HIV infection or other sickness or condition derived from such infection Y N
2. At any time have you been diagnosed or treated by a medical professional or had surgery for any of the following?
 - A. any condition requiring bone marrow, stem cell, or organ transplant Y N
 - B. kidney disease requiring dialysis Y N
 - C. Alzheimer's Disease, dementia, mental incapacity Y N
 - D. Lou Gehrig's Disease (ALS) Y N
 - E. a life expectancy of 12 months or less Y N

Section B

If you answered "yes" to any questions in this section, you qualify for the **Modified** benefit plan.

If you answered "no" to ALL questions in this section, continue to Section C.

3. Do you have diabetes:
 - A. diagnosed by a medical professional before age 40 Y N
 - B. in combination with any heart or circulatory disorder diagnosed by a medical professional (excluding high blood pressure) Y N
 - C. requiring 40 or more units of insulin daily Y N
4. Within the past 12 months, have you been diagnosed or treated by a medical professional or had surgery for any of the following?
 - A. heart attack, heart valve disorder, heart blockage, stroke or transient ischemic attack (TIA) Y N
 - B. any lung or respiratory disorder requiring the use of a nebulizer Y N
 - C. any lung or respiratory disorder and currently use tobacco Y N
 - D. internal cancer, melanoma, lymphoma, multiple myeloma, leukemia, systemic lupus (SLE) Y N
 - E. chronic pancreatitis, chronic hepatitis, cirrhosis Y N
5. Within the past 12 months, have you been recommended by a medical professional to have any of the following?
 - A. treatment or counseling for alcohol or drug abuse Y N
 - B. test, surgery, treatment or further evaluation that has not been performed or are there any test results pending Y N

Section C

If you answered "yes" to any questions in this section, you qualify for the **Graded** benefit plan.

If you answered "no" to ALL questions in this section, you qualify for the **Level** benefit plan.

6. Within the past 24 months, have you been diagnosed or treated by a medical professional or had surgery for any of the following?
 - A. aneurysm, heart attack, any circulatory disorder, stroke or transient ischemic attack (TIA) Y N
 - B. emphysema, chronic obstructive pulmonary disease (COPD) Y N
 - C. internal cancer, melanoma, leukemia Y N
 - D. neuromuscular disorder including, but not limited to, cerebral palsy, multiple sclerosis, muscular dystrophy Y N
 - E. any connective tissue disorder, ulcerative colitis, Crohn's disease Y N
7. At any time, have you been diagnosed or treated by a medical professional or had surgery for any of the following?
 - A. congestive heart failure, cardiomyopathy, Parkinson's disease Y N
 - B. any permanent paralysis, amputation caused by disease Y N
8. Are you dependent on a wheelchair or motorized mobility device? Y N

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - MALE NON-SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
46	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
47	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
48	19.58	27.71	35.83	52.08	68.33	84.58	100.83	117.08
49	19.58	27.71	35.83	52.08	68.33	84.58	100.83	117.08
50	19.58	27.71	35.83	52.08	68.33	84.58	100.83	117.08
51	20.42	28.96	37.50	54.58	71.67	88.75	105.83	122.92
52	21.25	30.21	39.17	57.08	75.00	92.92	110.83	128.75
53	22.50	32.08	41.67	60.83	80.00	99.17	118.33	137.50
54	23.33	33.33	43.33	63.33	83.33	103.33	123.33	143.33
55	24.17	34.58	45.00	65.83	86.67	107.50	128.33	149.17
56	25.00	35.83	46.67	68.33	90.00	111.67	133.33	155.00
57	25.42	36.46	47.50	69.58	91.67	113.75	135.83	157.92
58	26.25	37.71	49.17	72.08	95.00	117.92	140.83	163.75
59	26.67	38.33	50.00	73.33	96.67	120.00	143.33	166.67
60	27.50	39.58	51.67	75.83	100.00	124.17	148.33	172.50
61	28.75	41.46	54.17	79.58	105.00	130.42	155.83	181.25
62	29.58	42.71	55.83	82.08	108.33	134.58	160.83	187.08
63	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
64	31.67	45.83	60.00	88.33	116.67	145.00	173.33	201.67
65	32.92	47.71	62.50	92.08	121.67	151.25	180.83	210.42
66	35.00	50.83	66.67	98.33	130.00	161.67		
67	36.67	53.33	70.00	103.33	136.67	170.00		
68	38.75	56.46	74.17	109.58	145.00	180.42		
69	40.42	58.96	77.50	114.58	151.67	188.75		
70	42.50	62.08	81.67	120.83	160.00	199.17		
71	45.00	65.83	86.67	128.33	170.00	211.67		
72	47.92	70.21	92.50	137.08	181.67	226.25		
73	50.42	73.96	97.50	144.58	191.67	238.75		
74	53.33	78.33	103.33	153.33	203.33	253.33		
75	55.83	82.08	108.33	160.83	213.33	265.83		
76	59.58	87.71	115.83	172.08	228.33	284.58		
77	63.33	93.33	123.33	183.33	243.33	303.33		
78	67.08	98.96	130.83	194.58	258.33	322.08		
79	70.83	104.58	138.33	205.83	273.33	340.83		
80	74.58	110.21	145.83	217.08	288.33	359.58		
81	80.00	118.33	156.67	233.33				
82	85.42	126.46	167.50	249.58				
83	90.83	134.58	178.33	265.83				
84	95.83	142.08	188.33	280.83				
85	101.25	150.21	199.17	297.08				
86	112.08	166.46	220.83					
87	122.92	182.71	242.50					
88	133.75	198.96	264.17					
89	144.58	215.21	285.83					

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - MALE SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
46	25.42	36.46	47.50	69.58	91.67	113.75	135.83	157.92
47	25.83	37.08	48.33	70.83	93.33	115.83	138.33	160.83
48	26.67	38.33	50.00	73.33	96.67	120.00	143.33	166.67
49	27.08	38.96	50.83	74.58	98.33	122.08	145.83	169.58
50	27.92	40.21	52.50	77.08	101.67	126.25	150.83	175.42
51	29.17	42.08	55.00	80.83	106.67	132.50	158.33	184.17
52	30.42	43.96	57.50	84.58	111.67	138.75	165.83	192.92
53	31.67	45.83	60.00	88.33	116.67	145.00	173.33	201.67
54	32.92	47.71	62.50	92.08	121.67	151.25	180.83	210.42
55	34.17	49.58	65.00	95.83	126.67	157.50	188.33	219.17
56	35.00	50.83	66.67	98.33	130.00	161.67	193.33	225.00
57	36.25	52.71	69.17	102.08	135.00	167.92	200.83	233.75
58	37.08	53.96	70.83	104.58	138.33	172.08	205.83	239.58
59	38.33	55.83	73.33	108.33	143.33	178.33	213.33	248.33
60	39.17	57.08	75.00	110.83	146.67	182.50	218.33	254.17
61	40.83	59.58	78.33	115.83	153.33	190.83	228.33	265.83
62	42.50	62.08	81.67	120.83	160.00	199.17	238.33	277.50
63	44.17	64.58	85.00	125.83	166.67	207.50	248.33	289.17
64	45.83	67.08	88.33	130.83	173.33	215.83	258.33	300.83
65	47.50	69.58	91.67	135.83	180.00	224.17	268.33	312.50
66	50.00	73.33	96.67	143.33	190.00	236.67		
67	52.08	76.46	100.83	149.58	198.33	247.08		
68	54.58	80.21	105.83	157.08	208.33	259.58		
69	56.67	83.33	110.00	163.33	216.67	270.00		
70	59.17	87.08	115.00	170.83	226.67	282.50		
71	61.67	90.83	120.00	178.33	236.67	295.00		
72	64.58	95.21	125.83	187.08	248.33	309.58		
73	67.08	98.96	130.83	194.58	258.33	322.08		
74	70.00	103.33	136.67	203.33	270.00	336.67		
75	72.50	107.08	141.67	210.83	280.00	349.17		
76	75.42	111.46	147.50	219.58	291.67	363.75		
77	78.75	116.46	154.17	229.58	305.00	380.42		
78	81.67	120.83	160.00	238.33	316.67	395.00		
79	85.00	125.83	166.67	248.33	330.00	411.67		
80	87.92	130.21	172.50	257.08	341.67	426.25		
81	96.67	143.33	190.00	283.33				
82	105.00	155.83	206.67	308.33				
83	113.75	168.96	224.17	334.58				
84	122.08	181.46	240.83	359.58				
85	130.83	194.58	258.33	385.83				
86	142.50	212.08	281.67					
87	154.17	229.58	305.00					
88	165.83	247.08	328.33					
89	177.50	264.58	351.67					

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - FEMALE NON-SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	16.67	23.33	30.00	43.33	56.67	70.00	83.33	96.67
46	17.08	23.96	30.83	44.58	58.33	72.08	85.83	99.58
47	17.08	23.96	30.83	44.58	58.33	72.08	85.83	99.58
48	17.50	24.58	31.67	45.83	60.00	74.17	88.33	102.50
49	17.50	24.58	31.67	45.83	60.00	74.17	88.33	102.50
50	17.92	25.21	32.50	47.08	61.67	76.25	90.83	105.42
51	18.33	25.83	33.33	48.33	63.33	78.33	93.33	108.33
52	19.17	27.08	35.00	50.83	66.67	82.50	98.33	114.17
53	19.58	27.71	35.83	52.08	68.33	84.58	100.83	117.08
54	20.42	28.96	37.50	54.58	71.67	88.75	105.83	122.92
55	20.83	29.58	38.33	55.83	73.33	90.83	108.33	125.83
56	21.25	30.21	39.17	57.08	75.00	92.92	110.83	128.75
57	21.67	30.83	40.00	58.33	76.67	95.00	113.33	131.67
58	22.08	31.46	40.83	59.58	78.33	97.08	115.83	134.58
59	22.50	32.08	41.67	60.83	80.00	99.17	118.33	137.50
60	22.92	32.71	42.50	62.08	81.67	101.25	120.83	140.42
61	23.75	33.96	44.17	64.58	85.00	105.42	125.83	146.25
62	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
63	25.83	37.08	48.33	70.83	93.33	115.83	138.33	160.83
64	26.67	38.33	50.00	73.33	96.67	120.00	143.33	166.67
65	27.50	39.58	51.67	75.83	100.00	124.17	148.33	172.50
66	28.75	41.46	54.17	79.58	105.00	130.42		
67	30.42	43.96	57.50	84.58	111.67	138.75		
68	31.67	45.83	60.00	88.33	116.67	145.00		
69	33.33	48.33	63.33	93.33	123.33	153.33		
70	34.58	50.21	65.83	97.08	128.33	159.58		
71	36.67	53.33	70.00	103.33	136.67	170.00		
72	38.75	56.46	74.17	109.58	145.00	180.42		
73	40.42	58.96	77.50	114.58	151.67	188.75		
74	42.50	62.08	81.67	120.83	160.00	199.17		
75	44.58	65.21	85.83	127.08	168.33	209.58		
76	47.92	70.21	92.50	137.08	181.67	226.25		
77	51.25	75.21	99.17	147.08	195.00	242.92		
78	54.58	80.21	105.83	157.08	208.33	259.58		
79	57.92	85.21	112.50	167.08	221.67	276.25		
80	61.25	90.21	119.17	177.08	235.00	292.92		
81	65.42	96.46	127.50	189.58				
82	69.58	102.71	135.83	202.08				
83	74.17	109.58	145.00	215.83				
84	78.33	115.83	153.33	228.33				
85	82.50	122.08	161.67	240.83				
86	88.75	131.46	174.17					
87	95.00	140.83	186.67					
88	100.83	149.58	198.33					
89	107.08	158.96	210.83					

Rates include \$40 annual policy fee

Final Expense Monthly EFT Rates for Face Amounts

No commissions on issue ages 45-59

ISSUE AGE	LEVEL BENEFITS - FEMALE SMOKER							
	FACE AMOUNT							
	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
45	21.25	30.21	39.17	57.08	75.00	92.92	110.83	128.75
46	22.08	31.46	40.83	59.58	78.33	97.08	115.83	134.58
47	22.50	32.08	41.67	60.83	80.00	99.17	118.33	137.50
48	23.33	33.33	43.33	63.33	83.33	103.33	123.33	143.33
49	23.75	33.96	44.17	64.58	85.00	105.42	125.83	146.25
50	24.58	35.21	45.83	67.08	88.33	109.58	130.83	152.08
51	25.42	36.46	47.50	69.58	91.67	113.75	135.83	157.92
52	26.25	37.71	49.17	72.08	95.00	117.92	140.83	163.75
53	27.50	39.58	51.67	75.83	100.00	124.17	148.33	172.50
54	28.33	40.83	53.33	78.33	103.33	128.33	153.33	178.33
55	29.17	42.08	55.00	80.83	106.67	132.50	158.33	184.17
56	30.00	43.33	56.67	83.33	110.00	136.67	163.33	190.00
57	30.83	44.58	58.33	85.83	113.33	140.83	168.33	195.83
58	31.25	45.21	59.17	87.08	115.00	142.92	170.83	198.75
59	32.08	46.46	60.83	89.58	118.33	147.08	175.83	204.58
60	32.92	47.71	62.50	92.08	121.67	151.25	180.83	210.42
61	34.58	50.21	65.83	97.08	128.33	159.58	190.83	222.08
62	36.25	52.71	69.17	102.08	135.00	167.92	200.83	233.75
63	37.92	55.21	72.50	107.08	141.67	176.25	210.83	245.42
64	39.58	57.71	75.83	112.08	148.33	184.58	220.83	257.08
65	41.25	60.21	79.17	117.08	155.00	192.92	230.83	268.75
66	42.92	62.71	82.50	122.08	161.67	201.25		
67	44.58	65.21	85.83	127.08	168.33	209.58		
68	46.25	67.71	89.17	132.08	175.00	217.92		
69	47.92	70.21	92.50	137.08	181.67	226.25		
70	49.58	72.71	95.83	142.08	188.33	234.58		
71	52.08	76.46	100.83	149.58	198.33	247.08		
72	54.17	79.58	105.00	155.83	206.67	257.50		
73	56.67	83.33	110.00	163.33	216.67	270.00		
74	58.75	86.46	114.17	169.58	225.00	280.42		
75	61.25	90.21	119.17	177.08	235.00	292.92		
76	64.17	94.58	125.00	185.83	246.67	307.50		
77	67.08	98.96	130.83	194.58	258.33	322.08		
78	70.42	103.96	137.50	204.58	271.67	338.75		
79	73.33	108.33	143.33	213.33	283.33	353.33		
80	76.25	112.71	149.17	222.08	295.00	367.92		
81	80.42	118.96	157.50	234.58				
82	84.58	125.21	165.83	247.08				
83	89.17	132.08	175.00	260.83				
84	93.33	138.33	183.33	273.33				
85	97.50	144.58	191.67	285.83				
86	105.00	155.83	206.67					
87	112.08	166.46	220.83					
88	119.58	177.71	235.83					
89	126.67	188.33	250.00					

Rates include \$40 annual policy fee