Clear Form Clear Kit

North American Company for Life and Health Insurance

L3212

SUPPLEMENT TO INDIVIDUAL LIFE INSURANCE APPLICATION

Eligibility for Chronic Illness

(Print and Use Black Ink)

PROPOSED INSURED

1. Last Name

First Name

Middle Initial

Social Security or Tax ID No. ___ - ___ - ____

Date of Birth M M - D D - Y Y Y Y

Replacement Information

1. Are the Accelerated Death Benefits for Chronic Illness being applied for intended to replace any long term care insurance presently in force? ☐ Yes ☐ No

   If "yes", provide information below.

Full Company Name: _____

Policy Number _____

Underwriting Questions

2. Has a licensed medical professional ever treated the Proposed Insured for or diagnosed the Proposed Insured with:
   - a. Amyotrophic lateral sclerosis (ALS, Lou Gehrig's Disease)? ☐ Yes ☐ No
   - b. Huntington's chorea? ☐ Yes ☐ No
   - c. Ataxia? ☐ Yes ☐ No
   - d. Transverse myelitis ? ☐ Yes ☐ No
   - e. Myasthenia gravis? ☐ Yes ☐ No
   - f. Chronic, recurrent or persistent memory loss or confusion? ☐ Yes ☐ No
   - g. Senility? ☐ Yes ☐ No
   - h. Cognitive impairment? ☐ Yes ☐ No
   - i. Dementia? ☐ Yes ☐ No
   - j. Organic brain disease? ☐ Yes ☐ No
   - k. Amputation of more than one limb? ☐ Yes ☐ No
   - l. A stroke? ☐ Yes ☐ No
   - m. More than one mini stroke (transient ischemic attack, TIA)? ☐ Yes ☐ No
   - n. Osteoporosis with compression fracture(s) or other related fracture(s)? ☐ Yes ☐ No
   - o. Post polio syndrome? ☐ Yes ☐ No
   - p. Chronic pain syndrome currently requiring treatment with narcotic medication(s)? ☐ Yes ☐ No

3. Within the past 2 years, has the Proposed Insured:
   - a. Been advised by a licensed medical professional to permanently discontinue the driving of an automobile? ☐ Yes ☐ No
   - b. Required care from a licensed medical professional for a fall? ☐ Yes ☐ No

North American Company • New Business Processing Center: P. O. Box 5089, Sioux Falls, SD 57117 • Principal Office: West Des Moines, IA
Phone: (800) 669-9100 • Fax: (800) 951-9430 • www.NorthAmericanCompany.com

4. Does the Proposed Insured currently:

a. Reside in a long term care facility or nursing home? ☐Yes ☐No

b. Receive or require the services of a home health care provider? ☐Yes ☐No

c. Attend adult day care? ☐Yes ☐No

d. Receive, or applied to receive, any type of disability benefits, excluding maternity benefits? ☐Yes ☐No

e. Use, or require the use of:

i. Devices such as a wheelchair, motorized scooter, walker, quad cane or stairlift? ☐Yes ☐No

ii. Oxygen or a respirator? ☐Yes ☐No

iii. A catheter? ☐Yes ☐No

iv. A dialysis machine?

f. Need, or been advised by a licensed medical professional to receive help or supervision of another to:

i. Perform personal care? ☐Yes ☐No

ii. Perform household chores? ☐Yes ☐No

iii. Get in or out of a bed or chair? ☐Yes ☐No

g. Have, or applied for, a handicap placard or handicap license plate? ☐Yes ☐No

SIGNATURES

I hereby agree that all statements and answers to the above questions are true and complete to the best of my knowledge and belief. A copy of this form will be attached to and made a part of my application for insurance.

Caution: If your answers on this application are misstated or untrue, the insurer may have the right to deny benefits or rescind your accelerated death benefit coverage.

Signed at (Solicitation State)	Date

Signature of Proposed Insured (Parent/Legal Guardian Signature, if Proposed Insured is a Minor)

X

Signature(s) of Owner / Joint Owner (If other than Proposed Insured)
(If Owner is Corporation, Trust or other Entity, include Title of Signee. For Corporation, signatures of two officers are needed.)

X

X

X

Signature of Soliciting Agent X	Print Agent's Last Name	Agent Code
Telephone Number ( )	Mobile Phone Number ( )	

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NORTH AMERICAN℠

L3235CA

ACCELERATED DEATH BENEFIT SUMMARY AND DISCLOSURE STATEMENT FOR PERMANENT INSURANCE

IMPORTANT NOTICE TO APPLICANT/BUYER REGARDING ACCELERATED DEATH BENEFITS

The benefits provided by this Accelerated Death Benefit are not intended to provide, and will never provide, long-term care insurance, nursing home insurance, or home care insurance. If You are interested in long-term care insurance or nursing home or home care insurance, You should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits, or visit the California Department of Insurance internet web site (www.insurance.ca.gov) section regarding long-term care insurance.

If You choose to accelerate a portion of Your Death Benefit, doing so will reduce the amount that Your beneficiary will receipt upon Your death.

Receipt of Accelerated Death Benefits may be taxable. Prior to electing to buy the Accelerated Death Benefit, You should consult with the appropriate social services agency concerning how receipt of Accelerated Death Benefits may affect that eligibility.

Payment of Accelerated Death Benefits paid under this Endorsement are intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. Accelerated Death Benefit payments are subject to limits imposed by the federal government and any amounts received in excess of these limits are includible in gross income. You should seek assistance from a qualified tax advisor with any questions You may have.

EFFECTIVE DATE – The Accelerated Death Benefit Endorsement takes effect on the Policy Date.

PREMIUM – There is no additional Monthly Deduction or premium charge for the Accelerated Death Benefit Endorsement. However, there is an administrative fee required each time an Election for Terminal Illness and Chronic Illness is made.

THE BENEFIT AND ITS EFFECT ON POLICY PROVISIONS

For policies covering two lives where the insurance proceeds are payable upon the death of the Survivor, benefits under the Endorsement may only be elected after the death of the first Insured during the lifetime of the Survivor. The Survivor, not the first Insured, is the "Insured" for purposes of the Endorsement.

Upon written request by the Owner ("You" or "Your") of the Policy, the company ("We") will pay an Accelerated Death Benefit as described below, subject to the limitations and requirements described in the Accelerated Death Benefit Endorsement. Any assignee or Irrevocable Beneficiary must consent before we make an Accelerated Death Benefit Payment. The Lifetime Maximum Accelerated Death Benefit that We will accelerate on the Policy is shown on the Schedule of Policy Benefits attached to Your Policy. Accelerated Death Benefits will reduce the Death Benefit and Policy values, if any, which include but are not limited to the Account Value, Net Cash Surrender Value, and Policy Loan Value.

Accelerated Death Benefit for Terminal Illness: You may elect to receive advancement of the Death Benefit when the Insured has a Terminal Illness while the Endorsement is in effect.

An Insured qualifies as being Terminally Ill if a Physician has certified that the Insured's life expectancy is 24 months or less. The Terminal Illness benefit is not subject to underwriting eligibility requirements.

The minimum Accelerated Death Benefit for Terminal Illness is the lesser of 10% of the Death Benefit on the Election Date or $100,000.

Agent Instructions: Provide the Applicant a copy of this form; submit one copy to the Administrative Office and keep a copy for your records.

North American Company | **Administrative Office:** P.O. Box 5088, Sioux Falls, SD 57117 | **Principal Office:** West Des Moines, IA
Phone: 877-872-0757 | **Fax:** 877-208-6136 | NorthAmericanCompany.com

The maximum Accelerated Death Benefit for Terminal Illness is the lesser of 90% of the Death Benefit on the Election Date or $1,000,000.

The Accelerated Benefit Payment will be determined upon Your Election and will be paid in a lump sum. We will pay the present value of the Accelerated Death Benefit. An actuarial discount based on mortality and interest will be applied to the Accelerated Death Benefit and this discount reflects the early payment of the Death Benefit that is being accelerated. On the Election Date, the Accelerated Death Benefit Payment and the Policy Debt will be reduced by the Debt Repayment Amount and the administrative fee.

We will waive the Monthly Deductions following the Election of Accelerated Death Benefits for Terminal Illness. Upon Election, all Endorsements and Riders attached to the Policy will continue to be effective subject to the terms and conditions of each Endorsement or Rider. After You receive Accelerated Death Benefits for Terminal Illness, You may take Withdrawals; elect to increase or decrease the Specified Amount or change the Death Benefit Option; and obtain Policy Loans as described in the Policy.

Only one Election can be made for Terminal Illness. If the Insured dies after You elect to receive Accelerated Death Benefits, but before any Accelerated Death Benefit Payment is made, the Election will be cancelled and the Death Benefit will be paid as described in the Policy.

Accelerated Death Benefit for Chronic Illness (if available)[1]: You may elect to receive advancement of the Death Benefit when the Insured is Chronically Ill while the Endorsement is in effect.

An Insured qualifies as being Chronically Ill if a Licensed Health Care Practitioner has certified within the last 12 months that the Insured:

1. Is expected to be unable to perform for at least 90 days, without Substantial Assistance from another person, at least two Activities of Daily Living; or
2. Requires Substantial Supervision by another person to protect oneself from threats to health and safety due to Severe Cognitive Impairment.

Activities of Daily Living are: bathing, continence, dressing, eating, toileting, or transferring.

Severe Cognitive Impairment means deterioration or loss of intellectual capacity that is (a) comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia, and (b) measured by clinical evidence and standardized tests that reliably measure impairment in the individual's:

1. Short-term or long-term memory;
2. Orientation as to people, places or time; and
3. Deductive or abstract reasoning.

The minimum Accelerated Death Benefit for Chronic Illness, at each Election, except the Final Election, is the lesser of 5% of the Policy Death Benefit on the Initial Election Date or $50,000.

You can accelerate an amount less than the minimum Accelerated Death Benefit for Chronic Illness allowed if it is necessary to do so to comply with the Lifetime Maximum Accelerated Death Benefit limitation for this Endorsement, or if you're making a Final Election.

The maximum Accelerated Death Benefit for Chronic Illness, at each Election, is the lesser of 24% of the Policy Death Benefit on the initial Election Date, or $480,000. This amount may be less for a Final Election.

A Final Election is available if the maximum Chronic Illness Accelerated Death Benefit at the time of Election is greater than the remaining Death Benefit in the Policy, minus the Residual Death Benefit. A Final Election occurs when You accelerate all of the Death Benefit in the Policy, minus the Residual Death Benefit. The Payment must first be applied to pay off any Policy Debt to Us.

Residual Death Benefit is the greater of 5% of the Policy Death Benefit on the Initial Election Date or $10,000. The Residual Death Benefit only applies to benefits for Chronic Illness.

We will waive the Monthly Deductions while a Chronic Illness Election is in effect if the Death Benefit immediately prior to the Initial Election Date does not exceed the Lifetime Maximum Accelerated Death Benefit. If the Death Benefit immediately prior to the Initial Election Date exceeds the Lifetime Maximum Accelerated Death Benefit, while an Election is in effect, the Monthly Deductions will be multiplied by the specified ratio, as described in the Endorsement. Monthly Deductions will stop being waived when an Election is no longer in effect.

While the Chronic Illness Election is in effect, You cannot take Withdrawals; cannot elect to increase or decrease the Specified Amount or change the Death Benefit Option. After any Election, other than a Final Election, You may obtain Policy Loans as described in the Policy.

Upon any Election other than a Final Election, all Endorsements and Riders attached to the Policy will continue to be effective subject to the terms and conditions of each Endorsement or Rider. Upon a Final Election, all Endorsements and Riders, except the Accelerated Death Benefit Endorsement, attached to the Policy will terminate on the Final Election date. After the Initial Election Date, no additional Endorsement and Riders may be added to the Policy.

A Chronic Illness Election is effective for 12 months starting from the Election Date. If the Insured dies after You elect to receive Accelerated Death Benefits, but before the payment is made, the Election will be cancelled and the Death Benefit will be paid as described in the Policy. If a Final Election has occurred, the Residual Death Benefit will be paid to the Beneficiary in a lump sum upon due proof of death of the Insured.

[1] **Proposed Insureds are subject to underwriting eligibility requirements to qualify for the Chronic Illness Accelerated Death Benefit. Only the Terminal Illness Accelerated Death Benefit is available without underwriting eligibility requirements.**

This disclosure form is a summary only. We recommend that you consult Your Policy for further details.

Signature of Proposed Owner One X	Date
Signature of Proposed Owner Two X	Date
Signature of Agent X	Date

For Conversions, please indicate new Policy #, if assigned: Policy Number _____

Sample Illustrations of the Impact of Accelerated Death Benefits on Policy Provisions.

	Terminal Illness	Chronic Illness
Accelerated Death Benefit	$375,000	$120,000
Lump Sum Accelerated Death Benefit Payment	$338,374	$82,498
Administrative Fee	$200	$200

Values Before Accelerated Death Benefit	Terminal Illness	Chronic Illness
Death Benefit	$500,000	$500,000
Death Benefit Proceeds	$480,000	$480,000
Account Value	$100,000	$100,000
Net Cash Surrender Value	$80,000	$80,000
Cost of Insurance or Premium	$300	$300
Outstanding Policy Debt	$20,000	$20,000
Residual Death Benefit:	N/A	$25,000

Values After Accelerated Death Benefit	Terminal Illness	Chronic Illness
Death Benefit	$125,000	$380,000
Death Benefit Proceeds	$120,000	$364,800
Account Value	$25,000	$76,000
Net Cash Surrender Value	$20,000	$60,800
Cost of Insurance or Premium	$0	$0
Outstanding Policy Debt	$5,000	$15,200
Residual Death Benefit	N/A	$25,000

North American Company for Life and Health Insurance

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ACCELERATED DEATH BENEFIT SUMMARY and DISCLOSURE STATEMENT

THIS IS A SUPPLEMENT TO HEALTH INSURANCE. IT IS NOT A SUBSTITUTE FOR ESSENTIAL HEALTH BENEFITS OR MINIMUM ESSENTIAL COVERAGE AS DEFINED IN FEDERAL LAW.

IMPORTANT NOTICE TO APPLICANT/BUYER REGARDING ACCELERATED DEATH BENEFITS

The benefits provided by this Accelerated Death Benefit Endorsement are not intended to provide, and will never provide, long-term care insurance, nursing home insurance, or home care insurance. If You are interested in long-term care or nursing home or home care insurance, You should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits, or visit the California Department of Insurance Internet Web site (www.insurance.ca.gov) section regarding long-term care insurance.

If You choose to accelerate a portion of your Death Benefit, doing so will reduce the amount that Your beneficiary will receive upon Your death.

Receipt of Accelerated Death Benefits may be taxable. Prior to electing to buy the Accelerated Death Benefit, You should seek assistance from a qualified tax adviser.

Receipt of Accelerated Death Benefits may affect eligibility for public assistance programs, such as Medi-Cal or Medicaid. Prior to electing to buy the Accelerated Death Benefit, You should consult with the appropriate social services agency concerning how receipt of Accelerated Death Benefits may affect that eligibility.

Payment of Accelerated Death Benefits paid under this Endorsement are intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. Accelerated death benefit payments due to critical illness are subject to limits imposed by the federal government and any amounts received in excess of these limits are includible in gross income. You should seek assistance from a qualified tax adviser for assistance with any questions You may have.

PREMIUM – There is no additional Monthly Deduction or premium charge for the Accelerated Death Benefit Endorsement. However, the actual payment You receive in connection with any acceleration will be discounted and is lower than the Death Benefit amount accelerated.

THE BENEFIT AND ITS EFFECT ON POLICY PROVISIONS

For policies covering two lives where the insurance proceeds are payable upon the death of the Survivor, benefits under the Endorsement may only be elected after the death of the first Insured during the lifetime of the Survivor. The Survivor, not the first Insured, is the "Insured" for purposes of the Endorsement.

Upon written request by the Owner ("You" or "Your") of the Policy, the company ("We") will pay an Accelerated Death Benefit as described below, subject to the limitations and requirements described in the Accelerated Death Benefit Endorsement. Any assignee or Irrevocable Beneficiary must consent before we make an Accelerated Death Benefit Payment. The maximum Accelerated Death Benefit that We will accelerate on the Policy is $1,000,000. Accelerated Death Benefits will reduce the Death Benefit and Policy values, if any, which include but are not limited to the Account Value, Net Cash Surrender Value, and Policy Loan Value. In addition, because this benefit is paid prior to death, the actual payment You receive will be discounted and is lower than the Death Benefit amount accelerated.

Agent Instructions: Provide the Proposed Owner a copy of this form; submit one copy to the Administrative Office and keep a copy for your records.

Accelerated Death Benefit for Critical Illness[1]: You may elect to receive advancement of the Death Benefit when the Insured is Critically Ill while the Endorsement is in effect.

An Insured qualifies as being Critically Ill if a Licensed Health Care Practitioner has certified within the past 12 months that the Insured has incurred a Specified Medical Condition listed below:

1. **Cancer**
   The following Cancers are covered:

   a) Any malignant tumor positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumor includes leukemia, lymphoma and sarcoma.
   b) Malignant Melanoma skin cancer.
   c) all tumors of the Breast whether malignant or benign.
   d) All tumors of the prostate histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.

   The following Cancers are not covered:

   a) All cancers which are histologically classified as any of the following:

      i) Premalignant (for example essential thrombocythemia and polycythemia rubra vera);
      ii) A cancerous disease that does not spread or damage other organs and tissues.
      iii) A cancerous disease that is non life-threatening or localized non-invasive tumors showing only malignant changes.
      iv) A surface tumor in which the growth pattern is intermediate between benign and malignant; highly curable but may recur after surgical removal.

   b) Any skin cancer that has been histologically classified as having caused invasion beyond the epidermis (outer skin layer).
   c) Thyroid Cancer classified as T1NOMO.
   d) All tumors of the prostate histologically classified as having a Gleason score of 6 or less or not having progressed to at least clinical TNM classification T2N0M0.

2. **Heart Attack** – means the death of heart muscle due to inadequate blood supply that has resulted in evidence of myocardial infarction based on typical rise and gradual fall of Troponin or more rapid rise and fall of isoenzyme of creatine kinase with muscle and brain subunits [CK-MB] and other biochemical markers of myocardial necrosis with at least one of the following:

   a) Typical clinical symptoms (chest pain may or may not be present);
   b) Characteristic electrocardiogram (ECG or EKG) changes indicating ischemia; or
   c) Coronary artery intervention.

3. **Kidney Failure** – means chronic and end stage renal failure (failure of both kidneys to function effectively) diagnosed and managed by a nephrologist, as a result of which regular dialysis is necessary.

4. **Major Organ Transplant** – means the undergoing as a recipient of a transplant of bone marrow or a complete heart, kidney, liver, lung, small intestine, or pancreas, or inclusion on the United Network of Organ Sharing (UNOS) waiting list. Transplant of any other organs, parts of organs, tissues or cells is not covered.

5. **Stroke** – means death of brain tissue due to inadequate blood supply or hemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms or traumatic brain injury or persistent, disabling clinical symptoms still present more than 30 days after the initial event. Transient Ischemic Attack (TIA) is not covered. For purposes of this endorsement Transient Ischemic Attack TIA means When blood flow to part of the brain stops for a short period of time, also called transient ischemic attack (TIA), it can mimic stroke-like symptoms. These symptoms appear and last less than 24 hours before disappearing.

The minimum Accelerated Death Benefit for Critical Illness at each Election is $2,500.

Agent Instructions: Provide the Proposed Owner a copy of this form; submit one copy to the Administrative Office and keep a copy for your records.

The maximum Accelerated Death Benefit for Critical Illness at each Election is the smaller of 25% of the Policy Death Benefit on the initial Election Date, or $50,000. The Accelerated Benefit Payment will be determined as of each Election Date and will be paid in a lump sum. We will pay the present value of the Accelerated Death Benefit. An actuarial discount based on mortality and interest will be applied to the Accelerated Death Benefit and this discount reflects the early payment of the Death Benefit that is being accelerated. On the Election Date, the Accelerated Death Benefit Payment and the Policy Debt will be reduced by the Debt Repayment Amount.

Monthly Deductions will remain the same as described in the Policy.

While the Critical Illness Election is in effect, You cannot take Withdrawals; cannot elect to increase or decrease the Specified Amount or change the Death Benefit Option. After any Election You may obtain Policy Loans as described in the Policy.

Upon any Election, all Endorsements and Riders attached to the Policy will continue to be effective subject to the terms and conditions of each Endorsement or Rider. After the Initial Election Date, additional Endorsement or Riders may be added to the Policy.

Election of Accelerated Death Benefits for Critical Illness is required within 12 months of occurrence date. Only one Election can be made for each occurrence of a Specified Medical Condition. If the Insured dies after You elect to receive Accelerated Death Benefits, but before the payment is made, the Election will be cancelled and the Death Benefit will be paid as described in the Policy.

[1] **Proposed Insureds are subject to underwriting eligibility requirements to qualify for the Critical Illness Accelerated Death Benefit.**

PROPOSED OWNER'S ACKNOWLEDGEMENT – I acknowledge that I received and read this Accelerated Benefit Summary and Disclosure Statement and the Agent described and provided a comparison of the differences between benefits provided under accelerated death benefit and benefits provided under long-term care insurance. This disclosure form is a summary only. We recommend that you consult your Endorsement for further details.

Insureds without health insurance are not eligible for this Accelerated Death Benefit for Critical Illness.

Is the person to be insured under this Endorsement covered by an individual, group health insurance policy or an HMO or employer plan providing for essential benefits? ☐ **Yes** ☐ **No**

Signature of Proposed Owner One X	Date
Signature of Proposed Owner Two X	Date
Signature of Agent X	Date

For Conversions, please indicate new Policy #, if assigned: Policy Number _____

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Agent Instructions: Provide the Proposed Owner a copy of this form; submit one copy to the Administrative Office and keep a copy for your records.

Sample Illustrations of the Impact of Accelerated Death Benefits on Policy Provisions.

	Critical Illness
Accelerated Death Benefit	$50,000
Lump Sum Accelerated Death Benefit Discounted Payment	$18,000

Values Before Accelerated Death Benefit	**Critical Illness**
Death Benefit	$500,000
Death Benefit Proceeds	$480,000
Account Value	$100,000
Net Cash Surrender Value	$80,000
Cost of Insurance or Premium	$300
Outstanding Policy Debt	$20,000

Values After Accelerated Death Benefit	**Critical Illness**
Death Benefit	$450,000
Death Benefit Proceeds	$432,000
Account Value	$90,000
Net Cash Surrender Value	$72,000
Cost of Insurance or Premium	$0
Outstanding Policy Debt	$18,000

Agent Instructions: Provide the Proposed Owner a copy of this form; submit one copy to the Administrative Office and keep a copy for your records.

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North American Company
for Life and Health Insurance
Since 1886

L 3107 A

Senior Notice — Your Rights Regarding In-home Meetings

California legislation requires that you _____ (the senior addressed) be provided with this notice no less than 24 hours prior or no more than 14 days prior to a meeting in your home.

I am a licensed insurance agent. My purpose for coming to your home is to sell, discuss, and/or deliver one of the following:
(Indicate all that will apply.)

❑Life Insurance, including annuities
❑Other insurance products (specify) _____
List Type of Insurance Contract

You have the right to have other persons present at the meeting, including family members, financial advisors or attorneys. You have the right to end the meeting at any time. You have the right to contact the Department of Insurance for information or to file a complaint. You may contact the Department of Insurance at 1-800-927-HELP (4357).

The following individual(s) will be coming to your home:
(List all attendees, including license information, if applicable.)

	*Agent's full name	*Agent's License #	*Agent's mailing address & phone #
1.			
2.			
3.			
4.			
5.			
6.			

***As it appears on California insurance license**

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®
Life Division: P.O. Box 5088, Sioux Falls, SD 57117-5088 • Phone: 877-872-0757 • Fax: 877-595-8254
Annuity Service Center: P.O. Box 79905, Des Moines, Iowa 50325-0905 • Phone: 866-322-7068 • Fax: 866-322-7072

North American Company for Life and Health Insurance

L2978

LEAVE WITH APPLICANT/PROPOSED INSURED

CONSUMER PROTECTION NOTICES FOR THE PROPOSED INSURED

Investigative Consumer Report Notice

In connection with your application for insurance, an investigative consumer report may be prepared, in which information is obtained from public records and through personal interviews with your neighbors, friends, employers, business associates, financial sources, or others with whom you are acquainted. This inquiry includes information as to your character, general reputation, personal characteristics and mode of living. You may make a written request to be interviewed in connection with the preparation of this report and receive a copy of the report. Either of these written requests should be directed to the Underwriting Department at the above address.

Insurance Information Practices

Personal information we obtain during the underwriting process is private and confidential. We will not disclose such information to other person or organizations without your written authorization, except to the extent necessary to conduct our business, or as permitted or required by law. You have the right to be told about and obtain access to certain items of personal information in our files. You also have the right to request correction of information you believe to be inaccurate. You have the right to receive the specific reason for an adverse underwriting decision in writing upon your written request. If you would like to receive more detailed explanation of our information practices, please write to us at the above address.

MIB, Inc. Notice

Information regarding your insurability will be treated as confidential. North American Company for Life and Health Insurance, or its reinsurers, may, however, make a brief report thereon to the MIB, Inc., a not-for--profit membership organization of life insurance companies, which operates an information exchange on behalf of its Members. If you apply to another MIB 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 in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866 692-6901. 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's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

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

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Electronic funds transfer authorization for premium and/or loan repayments

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If your request is not in good order, how would you like us to notify you?

Call me at	or Email me at

If more than one policy will be placed on Electronic Funds Transfer (EFT), please submit additional EFT forms.

1. Owner Information

Policy Number or Application Date (for new applications):

Owner's Name:	Insured's Name:

2. Payment Information

- Select a date between the 1st and the 28th. If the date is not completed we will default to the day of the month equal to the issue date of the policy. If a date after the 28th is chosen, we will default to the 28th.
- If the draft date chosen is more than 10 days past the Policy Anniversary date, it may result in multiple drafts to pay premiums current.
- Premium is due by the monthly Policy Date, and all applicable grace periods are based on that date and not the withdrawal date.
- **If your policy is not paid current upon the Company's receipt of a completed form, premium for a prior month(s) may be withdrawn to bring your policy current. Please notify our office in advance of completing this form if your policy is not current and you do not want it brought current with an electronic funds transfer.**

Payment Option 1: (New applicants only)	☐ Deduct the first and future premium payments. (The first deduction will occur on or after the policy date and then at the intervals selected below.) Premium Amount: _____ Payment Frequency: ☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually Withdrawal Date (mm/dd/yyyy) _____ / _____ / _____
Payment Option 2:	☐ Deduct the future premium payments only. Premium is due on or before the due date (Policy Date). Premium Amount: _____ Loan Repayment Amount: _____ Total Withdrawal Amount: _____ Payment Frequency: ☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually Withdrawal Date (mm/dd/yyyy) _____ / _____ / _____
Payment Option 3:	☐ Deduct a one-time premium payment only. One time only premium amount: _____

3. Account Type

For business accounts, complete the Certificate of Business Signing Authority (form O-2927).
For Trust Accounts, complete the Certification of Trust Agreement (form L-3172A).

☐ **Checking** – A voided check with a pre-printed name or printed EFT directions from your financial institution is recommended. Deposit slips are not accepted.

☐ **Savings** – Contact your financial institution for the routing number.

Bank Name:

Bank Account Holder(s) Name(s) (Include all applicable names):

Routing Number:	Account Number:

Please be sure to complete all pages and sign and date the form.

L-1683

Policy Number or Application Date (for new applications):

4. Agreement, Authorization, and Signature(s)

PLEASE READ CAREFULLY

I (we) authorize the Company to make electronic fund transfers from my (our) account as designated on this form.

By signing below, I (we) understand and agree that:

- I (we) acknowledge that this form must be completed in full and signed, and that failure to complete any portion of this form may delay implementing this request and any premium payments due. I (we) understand it is our responsibility to confirm premium payments are processed.
- If this form is not in good order or lacks necessary supplemental documentation, or if the policy enters a contractual grace period, the Company will cancel any existing EFT authorization and place the policy on quarterly direct bill until a completed request is processed.
- A notification will not be sent prior to the withdrawal being made.
- If the date listed is not a business day, the EFT will occur on the first business day to follow.
- **If a withdrawal request is not honored by the financial institution, the Company will not consider the payment to be made.** The Company may, in its sole discretion, resubmit the withdrawal request to the financial institution. In cases such as insufficient funds, the Company may try to draft up to 3 times and the authorized account owner is responsible for any fees incurred.
- I (we) may cancel the authorization at any time by giving the Company prior verbal or written notification at least three business days preceding the scheduled date of the withdrawal.
- Under this agreement, I (we) have 60 days from the date of any withdrawal to notify the Company of any errors related to any such withdrawal.
- Except as required by the Electronic Funds Transfer Act and Regulation E, the Company will not be liable for any exemplary, special, consequential, punitive, indirect, or incidental damages arising from an electronic funds transfer, regardless of whether any claim is based on contract or whether any such damages were foreseeable.
- The Company, in its sole discretion, reserves the right to remove any policy from electronic funds transfer premium payment arrangement at any time.
- I (we) hereby terminate any prior Authorization of the Company to charge this account, effective the date on which the completed form is received by the Company.
- I (we) request and authorize the Company to obtain payment of amounts becoming due it or amounts as scheduled and requested by the policy owner / payer by initiating charges to my (our) account in the form of checks, drafts, share drafts, or electronic debit entries, and I (we) request and authorize the financial institution named above to honor the same and charge the same to my (our) account.

Please be sure to complete <u>all</u> pages and sign and date the form.

Bank Account Owner Signature:	Date (mm/dd/yyyy):
Joint Bank Account Owners Signature:	Date (mm/dd/yyyy):

North American Company
for Life and Health Insurance
Since 1886

L2412CA1

NOTICE OF AIDS VIRUS (HIV) ANTIBODY TESTING AND CONSENT FOR TESTING

The Tests:

To evaluate your eligibility for insurance, the insurer named above has requested that you provide a sample of your blood, urine and/or other body fluid for testing and analysis to determine the presence of human Immunodeficiency virus (HIV) antibodies. By signing and dating this form you agree that this test may be done and that underwriting decisions will be based on the test result. A series of tests will be performed by a certified laboratory through medically accepted procedures.

Meaning of Test Results:

While positive HIV antibody test results do not mean that you have AIDS, they do mean that you are at seriously increased risk of developing AIDS or AIDS-related conditions. Federal authorities say that persons who are HIV antibody positive should be considered infected with the AIDS virus and capable of infecting others. Positive HIV antibody test results will adversely affect your insurance application. An HIV test will be considered positive only after confirmation by a laboratory procedure which is extremely reliable. Nonetheless, the HIV antibody test is not 100% accurate. Possible errors include:

False Positives: the test gives a positive result, even though you are not infected. This happens only rarely and is more common in persons who have not engaged in high risk behavior. Retesting should be done to help confirm the validity of a positive test.

False Negatives: the test gives a negative result, even though you are infected with HIV. This happens most commonly in recently infected persons; it takes at least 4-12 weeks for a positive test result to develop after a person is infected.

Side Effects:
A positive test result may cause you significant anxiety. A positive test may result in uninsurability for life or disability insurance policies you may apply for in the future. Although prohibited by law, discrimination in housing, employment, or public accommodations may result if your test results were to become known to others. A negative result may create a false sense of security.

AIDS:

Acquired Immunodeficiency Syndrome (AIDS) is a life-threatening disorder of the immune system, caused by a virus, HIV. The virus is transmitted by sexual contact with an infected person, from an infected mother to her newborn infant, or by exposure to infected blood (as in needle sharing during IV drug use). Persons at high risk of contacting AIDS include males who have had sexual contact with another man, intravenous drug users, hemophiliacs, and sexual contacts of any of these persons. AIDS does not typically develop until a person has been infected with HIV for several years. A person may remain free of symptoms for years after becoming infected. Infected persons have a 25-50% chance of developing AIDS over the next 10 years. Persons who have a history of high risk behavior should change these behaviors to prevent getting or giving AIDS, regardless of whether they are tested. Specific important changes in behavior include safe sex practices (including condom use for sexual contact with someone other than a long-term monogamous partner) and not sharing needles.

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L2412CA2

Disclosure of Test Results:

All test results will be treated confidentially. The results will be reported to the insurance company indicated above. The results may also be reported to that insurance company's affiliates, agents, or reinsurers in connection with insurance you have or have applied for. In addition, if your HIV antibody test is abnormal (positive), a generic code signifying a non-specific blood abnormality may be made known to the Medical Information Bureau (MIB, Inc.) as described in the notice given you at the time of application. The fact that the test has been done and the results of the test will not be otherwise disclosed except as may be required by law or as authorized by you. If your HIV antibody test is negative, no routine notification will be sent to you. If your test results are reported by the laboratory to the Company as being positive, you are entitled to that information.

You are asked to name a private physician so that the Company can have him or her tell you the test result and explain its meaning.

Name of physician for reporting a possible positive test result:

_____

Address: _____

Consent:

I have read and I understand this Notice of AIDS Virus (HIV) Antibody Testing and Consent for Testing. For my information, I have been given written material about AIDS. I voluntarily consent to provide a sample of my blood, urine and/or other body fluid testing, and the disclosure of the test results as described above.

_____ _____

Name of Proposed Insured Date

_____ _____

Signature of Proposed Insured State of Residence

AIDS COUNSELING SERVICES

AIDS Project - East Bay
400 - 40th Street, Suite 20
Oakland, CA 94609 (415) 420-8181

AIDS Project Los Angeles
3670 Wilshire Boulevard, Suite 300
Los Angeles, CA 90010 (213) 380-2000

AIDS Services Foundation of Orange County
1685-A Babcock Street
Costa Mesa, CA 92627 (714) 646-0411

ARIS Project
595 Millich Drive, Suite 104
Campbell, CA 95008 (408) 370-3272

Central Valley AIDS Team
P.O. Box 4640
Fresno, CA 93744 (209) 264-2436

Sacramento AIDS Foundation
1900 "K" Street, Suite 201
Sacramento, CA 95814 (916) 448-2437

San Diego AIDS Project
3777 Fourth Avenue
San Diego, CA 92103 (619) 543-0300

San Francisco AIDS Foundation
25 Van Ness Avenue, Suite 660
San Francisco, CA 94102 (415) 864-5855

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NORTH AMERICAN

L3190B

INDEXED UNIVERSAL LIFE INSURANCE

As a valued customer of North American Company for Life and Health Insurance (the Company), We want to make sure You understand the unique features of the indexed life insurance Policy for which You have applied. The Policy may earn interest based on the movement of the selected Index(es), but will never credit less than zero percent. While earnings are based on the Index(es) You select, premiums are not invested in stocks, bonds or equity investments, and the Index growth does not include dividends.

The Policy for which you have applied is not registered as a security. Therefore, purchasing this indexed life insurance Policy is not the same as making an investment directly in the stock market. This summary is not intended to be a full description of the Policy. Please refer to your Policy when issued for complete details and definitions.

ALLOCATION CHOICES

You may direct Your money among the Fixed Account and/or any combination of the following Indexes:

1. The Standard & Poor's 500® Composite Stock Price Index (S&P 500®)
2. The S&P MidCap 400®
3. The Russell 2000®
4. The Fidelity Multifactor Yield Index℠ 5% ER

INDEX CREDITING METHODS

The interest credited to the Policy is calculated through the use of one of the following methods: the Annual Point-to-Point method, the Annual Point-to-Point with Spread method, or the Monthly Point-to-Point method. No Index Credits will be applied until the end of the Index Period and money withdrawn or surrendered prior to this time will not receive Index Credits.

When the **Annual Point-to-Point** method is chosen, the Index credit is determined by calculating the change between the Index Value on the first day of the Index Period and last day of the Index Period. The Index change is subject to the Index Cap Rate, Index Participation Rate, and Index Floor Rate. The Index Credit, if any, is credited and locked in at the end of the 12-month Index Period. The Annual Point-to-Point crediting method is available for the S&P 500®, S&P MidCap 400®, Russell 2000®, and the Fidelity Multifactor Yield Index℠ 5% ER. The S&P 500® includes both a capped and an uncapped version of this crediting method.

When the **Annual Point-to-Point with Spread** method is chosen, the Index credit is determined by calculating the change between the Index Value on the first day of the Index Period and last day of the Index Period. The Index change is multiplied by the Index Participation Rate, and then the Index Spread Rate is deducted. The rate credited at the end of the Index Period will never be less than zero percent (the Index Floor Rate). The Index Credit, if any, is credited and locked in at the end of the 12-month Index Period. The Annual Point-to-Point with Spread crediting method is available for the S&P 500®.

When the **Monthly Point-to-Point** method is chosen, the Index credit is determined by calculating the 12 Monthly Index Returns, which are determined by the change in the Index during the month multiplied by the Index Participation Rate. The Monthly Index Return can not be greater than the Monthly Index Cap Rate and it can be a negative number. At the end of the 12-month Index Period, the 12 preceding Monthly Index Returns are added together to determine the Index Credit, which is credited and locked in at the end of the 12-month Index Period. The rate credited at the end of the Index Period will never be less than zero percent (the Index Floor Rate), and will never be greater than 12 times the Monthly Index Cap Rate. The Monthly Point-to-Point crediting method is available for the S&P 500®.

OTHER ELEMENTS AFFECTING INDEX CREDITS

- **Index Participation Rate** – the portion of the Index change that is used in the calculation of the Index Credit. This rate can be changed by the Company but can never be less than the minimum shown in the Policy.
- **Index Cap Rate** – the maximum interest rate that can be used in the calculation of the Index Credit. This rate can be changed by the Company but can never be less than the minimum shown in the Policy.

Agent Instructions: Provide the Applicant a copy of this form; submit one copy to the Administrative Office and keep a copy for your records.

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- **Index Floor Rate** – the minimum interest rate that can be used in the calculation of the Index Credit. This rate can be changed by the Company but can never be less than zero percent.
- **Index Spread Rate -** the interest rate that will be subtracted from the Index growth in the calculation of the Annual Point-to-Point with Spread Index Crediting Method. This rate can be changed by the Company but can never be more than the maximum shown in the Policy.
- **Minimum Account Value –** the rate credited to your Policy at the end of each 12-month Index Period will never be less than zero percent (the Index Floor Rate). However, we will also calculate a Minimum Account Value that uses an interest rate of 2.0% in all Policy years for all premiums. If your Policy terminates (due to death, surrender, maturity, or lapse), we compare the Account Value using actual interest credits to the Minimum Account Value and use the greater value.
- **Surrender Charge –** the Surrender Charge is a charge made against the Policy Account Value in the event of a surrender of the Policy. The Surrender Charge varies by Policy Year and is based on the Sex, Issue Age and Premium Class of the Insured. Surrender Charges apply to the initial Specified Amount. Additional Surrender Charges will apply to any increase in Specified Amount and any decrease in Specified Amount or Withdrawal will reduce the Surrender Charge. Surrender Charges vary by product.
- **Transfers from an Index Selection –** transfers out of an Index Selection can only occur at the end of a 12-month Index Period.

OWNER:

This is an indexed life insurance Policy, and even though the values of the Policy may be affected by an external Index, the Policy does not directly participate in any stock, bond or equity investments.

- **The values of the external Indices do not reflect the payment of dividends.**
- **The Policy applied for is not a registered security.**
- **Current illustrated values are based on past Index performance and are not intended to predict future performance.**
- **The Company has the right to change Index Spread Rates, Index Cap Rates, Index Floor Rates, Index Participation Rates and interest rates.**
- **Any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties.**

I acknowledge that I have read this disclosure material and received a copy.

Signature(s) of **Owner / Joint Owner** (If Owner is Corporation, Trust or other Entity, include Title of Signee. For Corporation, signatures of two officers are needed.)	
X	DATE
X	DATE
X	DATE

AGENT:
I certify I have provided a copy to and reviewed this disclosure material with the Applicant. This application is being submitted after an examination of the interests of the Applicant and an assessment of the stated goals of the Applicant. I have discussed this product with the Applicant and have not made any statements which contradict the disclosure materials provided to the Applicant. I have not made any promises about the future performance or values of any non-guaranteed elements of any indexed life insurance Policy. I certify that I have completed the Company's Indexed Universal Life Certification Training and passed the Agent Certification Exam.

AGENT'S SIGNATURE **X**	DATE

S&P 500® COMPOSITE STOCK PRICE INDEX
S&P 400® COMPOSITE STOCK PRICE INDEX

The S&P MidCap 400® and the S&P 500® Indices are products of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by North American Company for Life and Health Insurance (the Company). Standard & Poor's®, S&P®, S&P MidCap 400® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® and DJIA® are registered trademarks of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The Company's Product(s) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P MidCap 400® and S&P 500® Indices.

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FIDELITY MULTIFACTOR YIELD INDEX℠ 5% ER - The Fidelity Multifactor Yield Index℠ 5% ER (the "Index") is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity and its related marks are service marks of FMR LLC.

Fidelity Product Services LLC ("FPS") has licensed this index for use for certain purposes to North American Company for Life and Health Insurance® (the "Company") on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to owners of the Product, nor to any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS.

Neither FPS nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product. Neither FPS nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Product particularly.

Fidelity Product Services LLC disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. Fidelity Product Services LLC shall have no responsibility or liability whatsoever with respect to the Product.

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SUPPLEMENT TO INDIVIDUAL LIFE INSURANCE APPLICATION
Initial Premium Allocation -Indexed Universal Life Insurance

Life Insurance Qualification Test

Please indicate your election for the Life Insurance Qualification Test: ☐ Guideline Premium Test ☐ Cash Value Accumulation Test
(If not indicated, the Guideline Premium Test will be used.)

Builder Plus 2, Protection Builder and Smart Builder

Please indicate the percentage of premium you want allocated to each Selection. Percentages must be in whole numbers and total 100%.

INDEX SELECTION		PREMIUM ALLOCATION
Index Selection 1	Fidelity Multifactor Yield Index℠ 5% ER – Annual Point to Point	%
Index Selection 2	S&P 500® – Annual Point to Point	%
Index Selection 3	S&P 500® – Annual Point to Point with Spread	%
Index Selection 4	High Par S&P 500® – Annual Point to Point	%
Index Selection 5	Uncapped S&P 500® – Annual Point to Point	%
Index Selection 6	S&P 500® – Monthly Point to Point	%
Index Selection 7	NASDAQ-100® – Annual Point to Point	%
Index Selection 8	S&P MidCap 400® – Annual Point to Point	%
Index Selection 9	Russell 2000® – Annual Point to Point	%
Index Selection 10	EURO STOXX 50® – Annual Point to Point	%
Index Selection 11	Multi-Index – Annual Point to Point	%
	Fixed Account	%
	Total	0 **%**

Builder Plus 3

INDEX SELECTION		PREMIUM ALLOCATION
Index Selection 1	Fidelity Multifactor Yield Index℠ 5% ER – Annual Point to Point	%
Index Selection 2	S&P 500® – Annual Point to Point	%
Index Selection 3	S&P 500® – Annual Point to Point with Spread	%
Index Selection 4	High Par S&P 500® – Annual Point to Point	%
Index Selection 5	Uncapped S&P 500® – Annual Point to Point	%
Index Selection 6	S&P 500® – Monthly Point to Point	%
Index Selection 7	S&P MidCap 400® – Annual Point to Point	%
Index Selection 8	Russell 2000® – Annual Point to Point	%
	Fixed Account	%
	Total	0 **%**

North American Company for Life and Health Insurance®
Administrative Office: P.O. Box 5088, Sioux Falls, SD 57117 | **Principal Office:** West Des Moines, IA
Phone: 877-872-0757 | **Fax:** 877-208-6136 | NorthAmericanCompany.com

TELEPHONE AUTHORIZATION (READ CAREFULLY) ☐ **YES** ☐ **NO**

I hereby authorize and direct North American Company for Life and Health Insurance (NAC) to act on telephone instructions when proper identification has been furnished, to make transfers or change premium allocations of future premium payments. NAC will employ reasonable procedures to confirm that telephone instructions are genuine; nonetheless, I agree that NAC is not liable for any loss arising from any change in premium allocations of future premium payments or transfers by acting in accordance with these telephone instructions.

AUTHORIZATION FOR AGENT (READ CAREFULLY) ☐ **YES** ☐ **NO**

I hereby authorize and direct North American Company for Life and Health Insurance (NAC) to act on telephone, written, or facsimile instructions communicated by the Agent of Record to make transfers or change the premium allocations of future premium payments. This authorization does not grant the Agent discretion to communicate any transaction without my prior approval. NAC will employ reasonable procedures to confirm that instructions are genuine; nonetheless, I agree that NAC is not liable for any loss arising from any change in premium allocations of future premium payments or transfers by acting in accordance with these instructions. This authorization will remain in effect until NAC receives written notification of cancellation from the owner, or the named Agent is no longer contracted and appointed with NAC.

OWNER: I have received a copy of the equity indexed disclosure material for the policy applied for. The undersigned hereby agree(s) that the statements made above shall be a part of the life insurance application as fully as though made in said application. I understand I am applying for an indexed life insurance policy, and even though the values of the policy may be affected by an external Index, the policy does not directly participate in any stock, bond or equity investments and the values of the external Indices do not reflect the payment of dividends. NAC has the right to change Index Spread Rates, Index Caps, Index Participation Rates and interest rates as long as they do not go below the minimums shown in the policy. I understand that any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties.

AGENT: I certify that the equity indexed disclosure material has been presented to the Applicant. This application is being submitted after an examination of the interests of the Applicant and an assessment of the stated goals of the Applicant. I have discussed this product with the Applicant and have not made any statements which contradict the disclosure materials provided to the Applicant. I have not made any promises or guarantees about the future values of any non-guarantee elements.

Signed At (City, State): _____

Signature(s) of **Owner / Joint Owner** (If Owner is Corporation, Trust or other Entity, include Title of Signee. For Corporation, signatures of two officers are needed.)	
X	Date
X	Date
X	Date

Signature of **Soliciting Agent**	Agent Code	Date
X		

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North American Company for Life and Health Insurance

L29721

AGENT REPORT

Name of proposed insured and/or applicant _____

Do the proposed insured and/or applicant want to save age? _____ Yes _____ No

Are you related to the proposed insured and/or applicant? _____ Yes _____ No

If yes, please provide details _____

If the proposed insured and/or applicant is married, give spouse's name and amount of spouse's insurance (in-force and applied for)

_____

Is the proposed insured and/or applicant fluent in the English language? _____ Yes _____ No

If no, please explain how the application was completed, including the name and relationship of any translator involved in the application process

_____

What is the purpose of insurance? _____ Personal _____ Business

If business coverage indicate what type:

____ Keyman ____ Buy/Sell
____ Creditor ____ Split Dollar
____ Deferred Compensation ____ Other (give details) _____

Do the proposed insured and/or applicant have ownership in the company? If so, what percentage? _____%

What is the net worth of the company? _____ What is the market value of the company? _____

Is the company purchasing insurance on other partners or associates? _____ Yes _____ No

If yes, please provide details _____

Writing Agent No.: _____ Other Agent No.: _____

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North American Company for Life and Health Insurance

L3208ACA

GENERAL PURPOSE INDIVIDUAL LIFE INSURANCE APPLICATION (Print and Use Black Ink)

PROPOSED INSURED

1. Last Name

First Name | Middle Initial

Social Security or Tax ID No. ___-___-___

Date of Birth (M M - D D - Y Y Y Y)

1a. Are you a U.S. Citizen or do you have a permanent Visa? ☐ Yes ☐ No (If no, complete Foreign Travel and Residence Questionnaire)

1b. Have you ever used a different name? ☐ Yes ☐ No

If Yes, give name used and time period. _____

Sex: ☐Male ☐Female	Age	Place of Birth – State / Country	Height (FT. IN)	Weight (LBS.)	Marital Status

☐ Driver's License: # | Issue State / Country

☐ State ID ☐ Passport ☐Military ☐Permanent Resident Card: #

2. Residence Address (If P.O. Box, include Street Address) Street | City | State | Zip Code

3. Employer (Company Name and Address) | Are you actively employed? ☐ Yes ☐ No

Occupation (Title and Duties) | Annual Income $ | Net Worth $

4. CONTACT THE PROPOSED INSURED AT: _____(CST) ☐AM ☐PM

☐ RESIDENCE (_____) _____

☐ BUSINESS (_____) _____

☐ MOBILE (_____) _____

PLAN INFORMATION

5. Amount Applied For
$

6. Proposed Plan of Insurance: _____

Death Benefit Options For UL: (check one): ☐ Level ☐ Increasing ☐ Return of Premium

Death Benefit Qualification Test, if applicable. Defaults to GPT, if none selected:

☐ Guideline Premium Test (GPT) ☐ Cash Value Accumulation Test (CVAT)

7. RIDERS

a. Term Products

- ☐ Children's Term Insurance $_____
- ☐ Waiver of Term Premium for Disability
- ☐ Other _____ (Plan) $_____ (Amount)

b. UL and IUL Products

- ☐ Waiver of Monthly Deductions
- ☐ Accidental Death Benefit $_____
- ☐ Children's Term Insurance $_____
- ☐ Guaranteed Insurability $_____
- ☐ Waiver of Surrender Charge Option
- ☐ Estate Preservation – Survivorship Only
- ☐ Other _____ (Plan) $_____ (Amount)

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8. DEPENDENT CHILDREN PROPOSED FOR INSURANCE - Complete ONLY if Children's Term Insurance is applied for

Name: ____________________ Sex: ☐ Male ☐ Female Height (FT. IN.): __________ Weight (LBS.): ________
Social Security/Tax ID: ____________________ Date of Birth: ________________ State/Country of Birth: ________________
Relationship to Proposed Insured: ________________________________
Address: Check box if address is same as ☐ Owner or ☐ Joint Owner, otherwise list below.
____
Telephone Number: Check box if telephone is same as ☐ Owner or ☐ Joint Owner, otherwise list here: ____________________

Name: ____________________ Sex: ☐ Male ☐ Female Height (FT. IN.): __________ Weight (LBS.): ________
Social Security/Tax ID: ____________________ Date of Birth: ________________ State/Country of Birth: ________________
Relationship to Proposed Insured: ________________________________
Address: Check box if address is same as ☐ Owner or ☐ Joint Owner, otherwise list below.
____
Telephone Number: Check box if telephone is same as ☐ Owner or ☐ Joint Owner, otherwise list here: ____________________

Name: ____________________ Sex: ☐ Male ☐ Female Height (FT. IN.): __________ Weight (LBS.): ________
Social Security/Tax ID: ____________________ Date of Birth: ________________ State/Country of Birth: ________________
Relationship to Proposed Insured: ________________________________
Address: Check box if address is same as ☐ Owner or ☐ Joint Owner, otherwise list below.
____
Telephone Number: Check box if telephone is same as ☐ Owner or ☐ Joint Owner, otherwise list here: ____________________

Name: ____________________ Sex: ☐ Male ☐ Female Height (FT. IN.): __________ Weight (LBS.): ________
Social Security/Tax ID: ____________________ Date of Birth: ________________ State/Country of Birth: ________________
Relationship to Proposed Insured: ________________________________
Address: Check box if address is same as ☐ Owner or ☐ Joint Owner, otherwise list below.
____
Telephone Number: Check box if telephone is same as ☐ Owner or ☐ Joint Owner, otherwise list here: ____________________

Name: ____________________ Sex: ☐ Male ☐ Female Height (FT. IN.): __________ Weight (LBS.): ________
Social Security/Tax ID: ____________________ Date of Birth: ________________ State/Country of Birth: ________________
Relationship to Proposed Insured: ________________________________
Address: Check box if address is same as ☐ Owner or ☐ Joint Owner, otherwise list below.
____
Telephone Number: Check box if telephone is same as ☐ Owner or ☐ Joint Owner, otherwise list here: ____________________

To be completed by Parent or Legal Guardian

8a. Has any child proposed for insurance ever been diagnosed or treated by a licensed medical professional for: heart disease; cancer; tumor; diabetes; jaundice; mental disease, bone or muscle disorder; respiratory disease; liver disorder, neurological disease, or alcohol or drug abuse? .... ☐ Yes ☐ No

8b. In the past 5 years, has any child proposed for insurance pled guilty or been convicted of: (1) a moving violation; (2) driving under the influence of alcohol or drugs; or (3) had his/her driver's license suspended or revoked? .... ☐ Yes ☐ No

Provide details below to "Yes" answers for the above questions. If more space is needed, attach additional sheet, identify question, sign and date.

Question #	Dependent's Name	Details

OWNER INFORMATION

	Owner	Joint Owner
9. Is the Owner or Joint Owner of this policy a full-time active duty Service Member of the United States Armed Forces (Army, Navy, Air Force, Marine Corps, Coast Guard, National Guard), or dependent thereof? .... If yes, also complete Military Sales Disclosure form.	☐ Yes ☐ No	☐ Yes ☐ No

Complete the following section(s) ONLY if Owner or Joint Owner, including a Trustee *, is other than the Proposed Insured.

9a. NAME OF OWNER ☐Individual ☐Trust–Also complete Certificate of Trust Agreement ☐Business/Corporate–Also complete COLI Consent Form

Owner's Address (If P.O. Box, include Street Address) Street City State Zip Code

Date of Birth	Social Security/Tax ID #:	Relationship to Proposed Insured

Are you a U.S. Citizen? ☐ Yes ☐ No If no, provide information on your Government Issued identification below.

	Issue State / Country
* ☐Driver's License: #	
* ☐State ID ☐Passport ☐Military ☐Permanent Resident Card: #	

9b. NAME OF JOINT OWNER ☐Individual ☐Trust–Also complete Certificate of Trust Agreement ☐Business/Corporate–Also complete COLI Consent Form

Joint Owner's Address (If P.O. Box, include Street Address) Street City State Zip Code

Date of Birth	Social Security/Tax ID #:	Relationship to Proposed Insured

Are you a U.S. Citizen? ☐ Yes ☐ No If no, provide information on your Government Issued identification below.

	Issue State / Country
* ☐Driver's License: #	
* ☐State ID ☐Passport ☐Military ☐Permanent Resident Card: #	

9c. NAME OF CONTINGENT OWNER:

Date of Birth	Social Security/Tax ID #

BENEFICIARY

Share percentages must equal 100%. Please use percentages in your designation for each beneficiary listed below. Fractions and dollar amounts are not accepted. Provide Beneficiary(ies) Full Name(s). If Trust, list Name and Date of Trust and complete Certification of Trust Agreement. Beneficiary designations do not apply to others covered under Children's Term Insurance Rider. If more space is needed, attach additional sheet, identify question(s), sign and date.

10. Primary

Name:__________ Relationship to Proposed Insured:__________

Address: __________

Date of Birth: __________ Social Security/Tax ID: __________

Telephone # with Area Code: __________ % Share: __________

Name:__________ Relationship to Proposed Insured:__________

Address: __________

Date of Birth: __________ Social Security/Tax ID: __________

Telephone # with Area Code: __________ % Share: __________

Name:__________ Relationship to Proposed Insured:__________

Address: __________

Date of Birth: __________ Social Security/Tax ID: __________

Telephone # with Area Code: __________ % Share: __________

BENEFICIARY INFORMATION - Continued

Name:_____ Relationship to Proposed Insured:_____

Address: _____

Date of Birth: _____ Social Security/Tax ID: _____

Telephone # with Area Code: _____ % Share: _____

TOTAL _____**%**

10a. Contingent

Name:_____ Relationship to Proposed Insured:_____

Address: _____

Date of Birth: _____ Social Security/Tax ID: _____

Telephone # with Area Code: _____ % Share: _____

Name:_____ Relationship to Proposed Insured:_____

Address: _____

Date of Birth: _____ Social Security/Tax ID: _____

Telephone # with Area Code: _____ % Share: _____

TOTAL _____**%**

LIFESTYLE INFORMATION

11. Has the Proposed Insured ever used cigarettes, nicotine patches, nicotine gum, or other nicotine substitutes? ☐ Yes ☐ No

If yes, what product? ☐ Cigarettes ☐ Nicotine patches ☐ Nicotine gum ☐ Other: _____

If yes, was use of the product within: ☐ last 12 months ☐ last 24 months ☐ last 36 months ☐ last 60 months ☐ 60+ months

11a. Has the Proposed Insured used tobacco in pipe or cigar form in the last 12 months? ☐ Yes ☐ No

If yes, how often: ☐ Daily ☐ Weekly ☐ Monthly ☐ Less than monthly

PAYOR / BILLING INFORMATION

12. PAYOR: ☐ Proposed Insured ☐ Owner ☐ Joint Owner ☐ Other _____

If Other, provide Date of Birth: _____ (Print Full Name)

Billing Address: ☐ Check this box if billing address is same as residence previously provided, otherwise list below.

(If P.O. Box, include Street Address) Street City State Zip Code

Social Security/Tax ID#:	Relationship to Proposed Insured:
Are you a U.S. Citizen? ☐ Yes ☐ No	If No, provide information on your Government Issued identification below.
☐ Driver's License: #	Issue State / Country
☐ State ID ☐ Passport ☐ Military ☐ Permanent Resident Card: #	

PREMIUM INFORMATION

Distributions from a qualified plan or individual retirement account (IRA) cannot be used as premium for this policy. Will funds from a qualified plan or IRA, other than required minimum distributions (RMDs), be used to pay all or a portion of the premiums for this policy? ☐ Yes ☐ No

13. Premium Frequency: ☐ Annual ☐ Semi-Annual ☐ Quarterly ☐ Monthly ☐ Single Pay

☐ Lump Sum $_____ Source of Lump Sum: _____

14. Payment Type:

☐ Electronic Fund Transfer (EFT) – Complete EFT Transfer Fund Authorization

☐ Credit Card – Complete Credit Card Billing Authorization

☐ List Billing – List Bill Code / Business Name: _____

☐ Direct Billing (Annual, Semi-Annual, Quarterly Only)

☐ Civil Service Allotment - Complete Direct Deposit Sign-Up Form

☐ Military Government Allotment

For term and whole life policies, if you elect to pay premium on a basis other than annual, you will pay more premium than would be required if you paid on an annual basis. Make all checks payable to: NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE.

15. Amount of Modal Premium: $ **16.** Amount Paid with Application: $

17. Payment of Initial Premium – (check one):

☐ I have elected Temporary Life Insurance Agreement (TIA) with this Application and have completed the TIA form. The Owner(s) has/have elected payment of the initial premium by EFT, Credit Card, or Check and has read, understands, and agrees to the terms of such Agreement. (When submitting premium, the TIA form is required.

☐ This application is C.O.D. with No Temporary Insurance Coverage. (TIA not intended).

18. Third Party Billing Notification – Optional - Complete this section to designate an additional person to receive Grace Period notices for insufficient premium and lapse notices.

Name of Designated Person: _____

_____

Street Address City State Zip Code

Telephone # with Area Code: _____

REPLACEMENT AND EXISTING COVERAGE INFORMATION

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. This includes policies or certificates that have or will be sold, assigned or otherwise placed via life settlement, viatical or other agreements, or that will be replaced, canceled, or sold.

NOTE: If your current policy is replaced, you may pay a surrender charge. When a new policy is purchased, the surrender charge and other applicable provisions will start anew.

19. Does any person proposed for coverage, including Dependents, have any life insurance or annuities currently in force or pending? ☐ **Yes** ☐ **No**

1) If the response to the above questions is "Yes", provide information on existing insurance below.
2) Complete applicable Replacement Notice form and submit with this application.

If more space is needed, attach additional sheet, identify question(s), sign and date.

	Existing Policy/Certificate 1	Existing Policy/Certificate 2	Existing Policy/Certificate 3	Existing Policy/Certificate 4	Existing Policy/Certificate 5
Company Name					
Policy/Certificate Number					
Year Issued					
Death Benefit	$	$	$	$	$
ADB Amount	$	$	$	$	$
In force or Pending	☐ In Force ☐ Pending	☐ In Force ☐ Pending	☐ In Force ☐ Pending	☐ In Force ☐ Pending	☐ In Force ☐ Pending
Will this Policy/Certificate be changed or replaced?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
1035 Exchange	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

20.	Has, or will, the Proposed Insured or Owner of this policy been, or be, compensated in any way to purchase this policy?	☐ Yes ☐ No
21.	Is the Proposed Insured or Owner of this policy, paying for this policy with his/her own funds?	☐ Yes ☐ No
22.	Will the proceeds of a home equity loan or reverse mortgage transaction be used to pay the premiums on this policy?	☐ Yes ☐ No
23.	Has the Proposed Insured or Owner of this policy financed, or intend to finance, all or a portion of the premiums for this policy?	☐ Yes ☐ No
24.	Has the Proposed Insured, Owner, or Beneficiary entered into, or considering entering into, any other agreement with a third party, trust, or other entity, in regard to this policy, including, but not limited to, an agreement to sell, transfer or assign the policy or any policy rights or beneficial interests?.....	☐ Yes ☐ No

If the answer is 'Yes' to questions 20, 22, 23, or 24 provide details below. If answer is 'No' to question 21, provide details below. If more space is needed, attach additional sheet, identify question(s), sign and date.

25. SPECIAL REQUESTS OR DETAILS

TO BE COMPLETED FOR MILITARY PERSONNEL (Including National Guard and Reserves)
If the Proposed Insured is the Owner, also complete Military Sales Disclosure Form.

26. Job Duties

27. Are you currently drawing extra duty or hazard pay? ☐ Yes ☐ No

28. Military Information ☐ USA ☐ USN ☐ USAF ☐ USMC ☐ USCG ☐ Other (Specify) _____
Military ID _____
Pay Grade: Rotation Date: Expected Discharge Date:

29. Has the Proposed Insured applied to be a member of, or been a member of, a special forces, or a special or hazardous duty organization?
☐ Yes ☐ No If yes, provide specific details.

30. Has the Proposed Insured been alerted to, volunteered for, or received formal orders to a hazardous area or overseas assignment?
☐ Yes ☐ No If yes, provide specific details.

UNDERWRITING QUESTIONS
Details to "Yes" answers are to be provided in the Details Section below.

	Yes	No
31. In the past 10 years, has the Proposed Insured:		
a. Used barbiturates, hallucinatory drugs, narcotics, including crack, ecstasy, opium derivatives, marijuana, LSD, PCP, or any derivatives of these drugs not prescribed by a licensed medical practitioner, or been advised by a licensed medical professional to get medical treatment or undergone any medical treatment, counseling or hospitalization for drug abuse? If yes, complete Drug Questionnaire	☐	☐
b. Been advised by a licensed medical professional to limit your alcohol use or been advised to get medical treatment, or undergone any medical treatment or counseling or hospitalization for alcoholism, excessive alcohol use or abuse? Or, have you subsequently consumed alcohol after receiving counseling or medical treatment for alcohol use? Or, drink on average more than 3 alcoholic drinks per day? If yes, complete Alcohol Questionnaire.	☐	☐
c. Had your driver's license revoked or suspended or been convicted of reckless driving, driving without a valid license, or for driving while under the influence of alcohol or drugs (DWI, DUI)?	☐	☐
d. Pled guilty to or been convicted of a felony or misdemeanor? If yes, provide details on the nature of the plea or conviction, the date and state where the plea or conviction occurred, and whether time was served in prison.	☐	☐
e. Been refused for life insurance or charged an extra premium for life insurance?	☐	☐
32. Has the Proposed Insured:		
a. Within the past five years, had his/her driver's license revoked or suspended or been convicted of reckless driving, driving without a valid license, or for driving while under the influence of alcohol and/or drugs (DWI, DUI)?	☐	☐
b. Within the past five years, had more than one speeding violation or, motor vehicle moving violation, been involved in any accident in which he/she was found to be at fault, or pled guilty or been convicted for driving under the influence of alcohol?	☐	☐
c. Flown a plane in the past 24 months or plan to fly in the next 12 months as a pilot, copilot, student pilot, military pilot, engineer or in any other capacity except as a regularly scheduled commercial airline pilot or fare-paying passenger? If yes, complete Aviation Questionnaire.	☐	☐
d. In the past 12 months or in the next 12 months, engaged in or plan to engage in the following recreational activities: hang gliding, skydiving, motor vehicle/cycle racing, rock climbing, ballooning, bungee jumping, mountain climbing, motor boat racing, snowmobile racing, ultra light aircraft flying, scuba diving to more than 50 feet in depth, or in caves, ship wrecks or deep seas? If yes, complete applicable Underwriting Questionnaire.	☐	☐
e. Traveled to or resided for more than 30 days outside of the U.S., U.S. territories, Canada, or Japan within the past 12 months or plan to travel to or reside outside of the U.S., U.S. territories, Canada, or Japan in the next 12 months? If yes, complete Foreign Travel and Residence Questionnaire.	☐	☐
f. Had or have any bankruptcy pending or expect to file bankruptcy in the next 12 months?	☐	☐

DETAILS TO 'YES' ANSWERS FOR QUESTIONS 31 THROUGH 32.
If more space is needed, attach additional sheet, identify question(s), sign and date.

Question #	Dates and Details

Questions 33 through 36 must be completed for Proposed Insureds NOT subject to a full paramedical exam. Details to "Yes" answers are to be provided in the Details Section below.

	Yes	No
33. In the past 10 years, has any person proposed for insurance been diagnosed by a licensed medical professional, treated or recommended to get medical treatment from a licensed medical professional, hospitalized, or presently taking prescription(s) or medication(s) for any of the following disease(s) or disorder(s):		
a. Angina, chest pain, heart attack, heart failure, heart surgery, arrhythmia, abnormal EKG, coronary artery bypass, angioplasty, stents, peripheral vascular disease, circulatory disorder, valvular heart disease, cardiomyopathy or heart murmur?	☐	☐
b. High blood pressure, hypertension or abnormal cholesterol levels?	☐	☐
c. Stroke, seizures, epilepsy, dizziness, fainting, or dementia?	☐	☐
d. Multiple Sclerosis, neuritis, neuropathy, paralysis, muscular dystrophy, Parkinson's disease or any other disorder of the muscles?	☐	☐
e. Arthritis, chronic pain, fibromyalgia, connective tissue disease, lupus or scleroderma?	☐	☐
f. Cancer, malignancy, tumor, melanoma, lymphoma, Hodgkin's disease or leukemia?	☐	☐
g. Chronic obstructive pulmonary or lung disease, chronic bronchitis, emphysema, sarcoidosis, asthma, shortness of breath, tuberculosis or sleep apnea?	☐	☐
h. Diabetes, pre-diabetes or impaired glucose tolerance, sugar in the urine, disease or disorders of the adrenal, parathyroid, pituitary or thyroid glands?	☐	☐
i. Disorder of the kidney, bladder or urinary system, abnormal PSA, abnormal PAP smear without subsequent normal PAP smear or protein or blood in the urine?	☐	☐
j. Anemia, hemophilia, or clotting disorder excluding HIV (Human Immunodeficiency syndrome)?	☐	☐
k. AIDS (Acquired Immunodeficiency Syndrome), any other disease or disorder of the immune system, or had positive test results to an ELISA test for HIV (Human Immunodeficiency syndrome) followed by positive results to a Western Blot Assay performed by or at the direction of the insurer for the purposes of obtaining insurance?	☐	☐
l. Colitis, ulcerative colitis, Crohn's, esophageal varices, peptic or gastric ulcer, intestinal or rectal bleeding, diverticulitis, colon polyps, cirrhosis, hepatitis, liver failure, liver impairment, loss of bowel function or other disease or disorder of the liver or pancreas?	☐	☐
34. Other than indicated above, has the Proposed Insured:		
a. In the past 5 years, been diagnosed, treated or advised to get medical treatment from a licensed medical professional for any mental or physical disorder or medically or surgically treated condition not listed above?	☐	☐
b. Had a parent or sibling who before age 60 was diagnosed with or died from cardiovascular disease, stroke, cancer (except basal or squamous cell cancer of the skin), Huntington's Chorea, familial polyposis or polycystic kidney disease? If yes, provide age at onset and current age if living. If deceased, provide age at death.	☐	☐
c. Had a weight gain or loss of 10 or more pounds within the past 12 months for any reason other than pregnancy?	☐	☐
d. Except for tests related to Human Immunodeficiency Virus (AIDS virus), in the past 12 months been advised by a licensed medical professional to have a check up, EKG, X-ray, blood or urine test that has not been performed or any other diagnostic test, or sought medical advice or treatment for any reason?	☐	☐
e. In the past 12 months been advised by a licensed medical professional to be admitted to a hospital, medical facility, nursing home or assisted living facility?	☐	☐
35. Is the Proposed Insured currently taking any prescription medications, herbal remedies or non-prescription medications for any disease or disorder not listed above? If yes, list the medications and remedies and the reasons for which they are taken.	☐	☐
36. Is the Proposed Insured currently receiving or have an application pending for any illness or disability benefits or compensation?	☐	☐

DETAILS TO 'YES' ANSWERS FOR QUESTIONS 33 THROUGH 36.
If more space is needed, attach additional sheet, identify question(s), sign and date.

Question #	Date, Diagnosis, Treatment, Results and Duration	Name, Address and Phone # of Attending Physician and Hospital

DETAILS TO 'YES' ANSWERS FOR QUESTIONS 33 THROUGH 36 - Continued

Question #	Date, Diagnosis, Treatment, Results and Duration	Name, Address and Phone # of Attending Physician and Hospital

37. If not listed above, please provide full name, address and phone numbers of licensed medical professional(s) consulted in the past five years.

a. Date and findings of last visit:

b. Tests performed and treatment received:

c. Do you have medical records under any other name? ☐ Yes ☐ No If yes, please provide details here.

IT IS AFFIRMED that statements and answers in this application, including statements by the Proposed Insured in any medical questionnaire or supplement that become part of this application, are complete and true to the best knowledge and belief of the undersigned. IT IS AGREED THAT: (1) any waiver or modification of this application will not be effective unless in writing and signed by the President, or the Secretary; (2) the acceptance of any policy issued on this application shall constitute a ratification of any correction or amendment made by the North American Company for Life and Health Insurance (the Company); and (3) No change in amount, risk classification, plan of insurance, or benefits shall be effective unless agreed to in writing by the applicant(s). The undersigned FURTHER AGREES to immediately advise the Company of any change to any of the responses contained in the application, including any change in the health or habits of any Proposed Insured, that arises or is discovered after completing this application, but before the policy is effective, as defined herein.

Effective Date – Any insurance issued as a result of this application will either: (1) not take effect until the full first premium is paid and the contract is delivered to and accepted by the Owner during the lifetime of any person proposed for insurance and while such person is in the state of health described in all parts of this application; or (2) take effect only as specified in the Temporary Life Insurance Agreement, if issued.

IRS SUBSTITUTE W-9 TAX PAYER IDENTIFICATION NUMBER CERTIFICATION – To be completed by Owner. (If Joint Owners, to be completed by owner who assumes tax liability.) Under penalties of perjury, as Owner of this policy, I certify that:

1. The taxpayer identification number shown on this application is my correct taxpayer identification number;
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding. Check this box ☐ if you ARE subject to backup withholding;
3. I am a U.S. citizen or other U.S. person as defined by the IRS for federal tax purposes;
4. I am exempt from Foreign Account Tax Compliance Act (FATCA) reporting.

AUTHORIZATION: To determine eligibility for insurance, the undersigned applicant(s) (I) authorizes any licensed physician, licensed medical practitioner, health care professional, hospital, clinic, or other medical care provider, laboratory, pharmacy or pharmacy benefit manager, insurance or reinsuring company, viatical company, viatical broker or provider, MIB, Inc. (MIB), consumer reporting agency, insurance support organization, independent administrator, or group policyholder, or person, or employer having information available as to diagnosis, prescription history, medications prescribed, treatment and prognosis with respect to information regarding alcoholism, drug abuse, and psychiatric care or any physical or mental condition and/or treatment (excluding HIV) of me or my minor children proposed for insurance and any other nonmedical information of the Proposed Insured or minor children proposed for insurance to give to North American Company for Life and Health Insurance (the Company) or its legal representative, any and all such information. I authorize the Company or its reinsurers to make a brief report of my personal health information to MIB. I also authorize the Company to conduct a personal telephone interview in connection with my application. I further authorize the Company to collect information about me from public and non-public sources, including my Social Security number, financial and credit history, employment, general character and reputation, personal characteristics and mode of living. I authorize the Company to release any information obtained to its reinsurers, MIB, or other persons or organizations performing business or legal services in connection with my application or to persons or organizations performing services on behalf of the Company for other business or marketing purposes, or as required by law when given a copy of this authorization. I understand that I may request to be interviewed in connection with the preparation of an investigative consumer report. I understand that I am entitled to receive a copy of the investigative consumer report upon request. This authorization is valid from the date signed for the length of time permitted by applicable law in the state where the policy is delivered or issued for delivery. Such revocation will not be effective until received by the Company. I understand any information that is disclosed pursuant to this Authorization may be redisclosed and no longer covered by federal rules governing privacy and confidentiality of health information. I understand that I or any authorized representative will receive a copy of this authorization upon request.

The undersigned applicant(s) acknowledges receipt of the Consumer Protection Notice that includes the Fair Credit Reporting Act Notice/MIB, Inc., Notice and Notice of Insurance of Information Practices.

ACCELERATED DEATH BENEFIT(S): If the policy being applied for includes an accelerated death benefit(s) endorsement or rider, the Owner understands and acknowledges: (1) Receipt of such benefits may affect eligibility for public assistance programs and benefits may be taxable; (2) Payment of this benefit will reduce the Insured's death benefit; (3) There is no additional premium for this benefit; and (4) The agent provided the Owner an Accelerated Death Benefit Summary and Disclosure Statement(s) prior to or concurrent with this application.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

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.

SIGNATURES

Signed at (Solicitation City and State):	Date:
Signature of **Proposed Insured** (Parent/Legal Guardian Signature, if Proposed Insured is a Minor) **X**	

Signature(s) of **Owner / Joint Owner** (If other than Proposed Insured)
(If Owner is a Corporation, Trust or other Entity, include Title of Signee. For a Corporation, a Corporate Resolution is needed including signatures of two officers and their titles.)

X

X

X

Community Property: If this transaction is subject to a community property or civil union interest, we strongly recommend the Owner/Joint Owner obtain his/her spouse's signature to document his/her consent to this transaction. The Owner/Joint Owner understands and agrees the Company may presume that no such interest exists if the Owner/Joint Owner has not obtained his/her spouse's signature. Further, the Owner/Joint Owner understands and agrees the Company has no duty to inquire further about any such interest. As a result, the Owner/Joint Owner agrees to indemnify and hold the Company harmless from any consequences relating to community property or civil union interests and this transaction.

Please note that the term "Spouse" includes domestic partner or other partner as permitted by civil union, domestic partnership or similar law. Likewise, the term "civil union" is intended to mean civil union, domestic partnership or other marriage-like arrangement permitted by law.

Signature of **Owner's Spouse** for Community Property States Check this box ☐ if Spouse's Signature WILL NOT be obtained. **X**	Signature of **Joint Owner's Spouse** for Community Property States Check this box ☐ if Spouse's Signature WILL NOT be obtained. **X**

TO BE COMPLETED BY SOLICITING AGENT

1. If the policy being applied for includes an accelerated death benefit(s) endorsement or rider, was the Owner provided the Accelerated Death Benefit Summary and Disclosure Statement(s) prior to or concurrent with this application? ..... ☐ Yes ☐ No
2. Does any person covered under this application have any existing life insurance or annuities? ..... ☐ Yes ☐ No
3. Is any insurance applied for in this application intended to replace any existing life insurance or annuity? ..... ☐ Yes ☐ No
4. The Company approved all sales material that I used with respect to the solicitation of the application for the policy. A copy of all sales material was left with the applicant(s), including a printed copy of all such sales material presented electronically. ..... ☐ Yes ☐ No

Signature of **Soliciting Agent** **X**	Print Agent's Last Name	Agent Code
Telephone Number ( )	Mobile Phone Number ( )	
Name of MGA (Print):		MGA Code:

Other Agent (Print)	% Credit	Agent Code
Other Agent (Print)	% Credit	Agent Code
Other Agent (Print)	% Credit	Agent Code
Other Agent (Print)	% Credit	Agent Code
Other Agent (Print)	% Credit	Agent Code

North American Company for Life and Health Insurance

Clear Form Clear Kit

L 3 1 0 0

Authorization for Release of Health-Related Information
This Authorization complies with the HIPAA Privacy Rules

Name of Proposed Insured (Please print)	Birth Date Month / Day / Year

I authorize any licensed physician, medical practitioner, health care professional, hospital, clinic, or other medically related facility, laboratory, pharmacy, pharmacy benefit manager, insurance or reinsuring company, viatical company, viatical broker or provider, the Medical Information Bureau, Inc., consumer reporting agency, insurance support organization, independent administrator, governmental agency, or group policyholder, or employer having information available as to diagnosis, prescription history, medications prescribed and that has provided payment, treatment or services to me or on my behalf within the past 10 years ("My Providers") to disclose my entire medical record and any other protected health information concerning me to The North American Company for Life and Health Insurance and its agents, employees, and representatives. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis, prognosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this Authorization and I instruct My Providers to release and disclose my entire medical record without restriction.

This protected health information is to be disclosed under this Authorization so that North American Company for Life and Health Insurance may: 1) underwrite my application for coverage, determine eligibility, risk rating, policy issuance and enrollment determinations; 2) obtain reinsurance; 3) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 4) administer coverage; and 5) conduct other legally permissible activities that relate to any coverage I have or have applied for with North American Company for Life and Health Insurance.

North American Company for Life and Health Insurance® • Principal Office: West Des Moines, IA • www.NorthAmericanCompany.com
New Business Processing Center: P. O. Box 5089, Sioux Falls, SD 57117 • Phone: (800) 669-9100 • Fax: (800) 951-9430
Policy Change: P. O. Box 5088, Sioux Falls, SD 57117 • Phone: (877) 872-0757 • Fax: (855) 704-4779

Agent Instructions: Provide the Proposed Insured a copy of this form; submit one copy to the Administrative Office and keep a copy for your records.

This Authorization shall remain in force for 30 months (24 months in AK, AR, CA, CO, FL, IA, IN, KS, KY, MD, MS, MT, NE, NH, ND, OK, OR, PA, PR, RI, SC, SD, TX, UT, VT, WV & WY) following the date of my signature below, and a copy of this Authorization is as valid as the original. I understand that I have the right to revoke this Authorization in writing, at any time, by sending a written request for revocation to North American Company for Life and Health Insurance, One Sammons Plaza, Sioux Falls SD, 57193, Attention: New Business.

I understand that a revocation is not effective to the extent that any of My Providers has relied on this Authorization or to the extent that North American Company for Life and Health Insurance has a legal right to contest a claim under an insurance policy or to contest the policy itself.

I understand that any information that is disclosed pursuant to this Authorization may be re-disclosed and no longer covered by federal rules governing privacy and confidentiality of health information.

I understand that My Providers cannot deny me treatment or payment for health care services if I refuse to sign this authorization. I further understand that if I alter, revoke, or refuse to sign this Authorization to release my complete medical record, North American Company for Life and Health Insurance the Company may not be able to process my application, or if coverage has been issued may not be able to make any benefit payments. I acknowledge by my signature below, that I or my Personal Representative has a right to receive, and have in fact received, a copy of this authorization.

Signature Proposed Insured or Personal Representative	Date

If you are the Personal Representative of the Proposed Insured, describe the scope and/or basis of your authority to act on the Insured's behalf:

Agent Instructions: Provide the Proposed Insured a copy of this form; submit one copy to the Administrative Office and keep a copy for your records.

Clear Form Clear Kit

North American Company
for Life and Health Insurance
Since 1886

O2309261

NOTICE REGARDING REPLACEMENT

REPLACING YOUR LIFE INSURANCE POLICY OR ANNUITY?

Are you thinking about buying a new life insurance policy or annuity and discontinuing or changing an existing one? If you are, your decision could be a good one — or a mistake. You will not know for sure unless you make a careful comparison of your existing benefits and the proposed benefits.

Make sure you understand the facts. You should ask the company or agent that sold you your existing policy to give you information about it.

Hear both sides before you decide. This way you can be sure you are making a decision that is in **your** best interest.

We are required by law to notify your existing company that you may be replacing their policy.

Applicant's Signature	Date
Agent's Signature	Date

COPY 1 - Applicant COPY 2 - Company COPY 3 - Agent

O-2309(26) Rev. 11/99

North American Company for Life and Health Insurance

Clear Form Clear Kit

O922

TRANSMITTAL REPORT

Emerald Team: F:800-951-9430
Ruby Team: F:800-978-7959
Sapphire Team: F:855-288-8150

Amber Team: F:855-714-4507
Amethyst Team: F:855-714-4503

PLEASE PRINT

MGA Name		MGA Code	MGA Contact/ Person E-mail Address
Address			Fax Number
City	State	Zip Code	Phone No.Writing
Writing Agent Name	Writing Agent Contact Email Address		Writing Agent Code

Proposed Insured (1)	
Proposed Insured (2)	
Plan of Insurance	Face Amount

PREMIUM SUBMITTED $_____ **Please attach a copy of Illustration**

Please indicate by placing an O if ordered or A if attached next to the requirement.

Proposed Insured (1)	Requirement	Proposed Insured (2)
_____	Paramedical Exam	_____
	Date ordered _____	
_____	Physical Measurements/Vitals	_____
_____	MD Exam	_____
_____	EKG	_____
_____	Treadmill	_____
_____	APS Dr._____	_____
	Date ordered _____	
	Vendor Name _____	
_____	APS Dr._____	_____
	Date ordered _____	
	Vendor Name _____	
_____	Confidential Financial Statement	_____
_____	Urine/HIV	_____
_____	Full Blood Profile	_____
_____	Replacement Forms	_____
_____	Illustration	_____
_____	Cover Letter	_____
_____	Underwriter Checklist	_____
_____	Other (describe)	_____

Please complete the following:

POLICY NUMBER: _____
(if applicable)

Applications may be mailed, faxed, sent via secure email, or uploaded through the NA website. Please send to your assigned New Business Team listed above.

If mailing the application please mail to:

New Business Team
North American Company
One Sammons Plaza
Sioux Falls, SD 57193

Special Requests/Remarks (i.e. Policy Date, Trust Date, 1035 Information etc. Include cover letter for financial justification or special circumstances)

Partner: _____

Additional Policy: _____

Special Policy Date:_____

Hold Policy Issue for Special Instructions: ☐ Yes ☐ No

Date submitted:_____ By::_____

North American Company • New Business Processing Center • P. O. Box 5089, Sioux Falls, SD 57117 • Principal Office: West Des Moines, IA
Phone: (877) 872-0757 Fax: (877) 208-6136 • www.NorthAmericanCompany.com