FINAL EXPENSE

AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS

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

INDIVIDUAL LIFE INSURAN	ICE APPLICATION (Please print	in black	ink)			Telephone Case No:			
Proposed Insured	irst) (Middle)	(La	ast)			Telephone interviev	v completed		∕es □ No
Address (No. & Street)	iso (made) (zady				Phone	Best time to		am ∟pm	
City	State		Zi	p Code		E-mail Address			
☐ Male ☐ Female	Date of Birth /	Age	State of E			Security Number /	Height ft	in	Weight Ibs
Owner: Name					ionship		SS#	/	_/
Address		Dolo	otionobin I	C	ity/State/Zip			Dolot	ionobin
Primary Beneficiary		Kela	ationship			igent Beneficiary			ionship
Plan: Face Amount of Insurance \$					ed or return ce amount				
<u> </u>	t Grandchild CoverageN								nium Loan
	Units ADB* Amt\$, _	_			m Death Benefit)			es 🗆 No
	Draft 1st Prem on Req. Date odal Prem \$		□ E-Check II□ Collected		ate 1st Prem	n Mail Policy To: ∟ Requested Policy	•	Insured / /	
	e insurance or an annuity cont			□No	Company				
B. Will you replace an exis	ting life insurance policy or an	annuity	r? ☐ Yes ☐	No	Policy #	A	mount of Co	verage \$	
Physician Name:			City/State:			Р	hone:		
using oxygen equipmen disease, or do you curre professional, or do you or toileting?	calized, confined to a nursing fat to assist in breathing, received to assist in breathing, received the total and form of cancer of the care assistance (from anyon an edically advised to have an order trailure (CHF), Alzheimer's, aren diagnosed by a medical properties or diagnosed by a manual properties (ARC), or any immune designation of the care to questions 1 through 3 in the case of the care to questions 1 through 3 in the case of the case o	ing Hospi (excludine) with rgan tradement ofession ths? edical peficiency	pice Care or ng basal cell activities of nsplant or ki ia, mental in nal as having professional y related disc	home h I skin ca daily liv idney di capacit g a term as haviorder or	nealth care, ancer) diagr ving such as ialysis, or ha ty, Lou Gehr ninal medica ng Acquired r tested pos	or had an amputation osed or treated by a stathing, dressing, ave you been medicatig's disease (ALS), lival condition or end-situe for the Human	n caused by a medical eating ally diagnose ver failure, tage disease Syndrome		
	dically diagnosed or treated fo							naye.	
retinopathy (eye), nephr	opathy (kidney), neuropathy (r	nerve da	ımage/pain),	or use	d insulin pri	or to age 50?		. 🗆 Y	es 🗌 No
	dically diagnosed, treated or to ne occurrence of cancer in you							Пу	es 🗆 No
6. Within the past 2 years surgery, or hospitalization	have you had any diagnostic t on advised by a medical profes	esting (ssional v	excluding te which has n	sts rela [.] ot been	ted to Huma completed	an Immunodeficiency or for which the resi	/ Virus (HIV)), ults have		
not been received? 7. Within the past 2 years	have vou:							. ЦҮ	es 🗌 No
a. been medically diagnorms the patitis C, chronic horonchitis, or required b. had a heart attack or (including, but not limple c. been medically diagned d. used illegal drugs, ab counseling for alcohole.	posed or treated for angina (checepatitis, chronic pancreatitis, doxygen equipment to assist in aneurysm, or had or been menited to a pacemaker insertion, osed, or treated, or taken medused alcohol or drugs, had or or drug use or been advised ans 4 through 7 is answered "	chronic n breath dically a , defibril lication been re to disco	obstructive ning?advised to ha llator placem for any form commended ontinue use o	pulmon ave any nent), or of can I by a m	ary disease type of hea r any procec cer (excludinedical profe ol or drugs?	rt, brain or circulator dure to improve circulator ng basal cell skin ca essional to have trea	a, chronic ry surgery ulation? ncer)? tment or		es No No
	have you been medically diag								
b. or taken medication f	pain), heart attack, aneurysm, or any form of cancer (excludi y disease (COPD), ulcerative c	ng basa	ıl cell skin ca	ancer), (emphysema	ı, chronic bronchitis,	chronic		
c. paralysis of two or mo	ore extremities or cerebral pals to question 8 is answered "	y, multip	ole sclerosis,	seizure	s, Parkinsor	i's disease or muscu	lar dystrophy	? □Y	

Proposed Insured Name	Sex	Birthdate	Relationship	Propose	d Insured Name	Sex	Birthdate	Relationship
			·					
PROPOSED CHILDREN'S HEALTH S								
treated for or told by a physician that								
in any form, diabetes, sickle cell anen or any respiratory disorder in past 12								
Children listed as an exception are				•			J.LIII OI/III	
				-		To the h	ant of mul	manuladaa an
AGREEMENT—I agree with Amer belief, all answers and statements co								
the statements or answers given in t								
issued on the basis of such application								
with regard to: (a) the amount of insu	rance; (b) aç	ge at issue;	(c) classification	on of risk; (d) plan	of insurance; or (e) bene	efits. If t	his applicat	ion is declined
by the Company, I will accept the retu				who knowingly pre	esents a false statemen	t in app	lication for i	insurance may
be guilty of a criminal offense and su				ouropoo Louthori	zo any and all physician	n modi	nal practition	aoro hoonitala
AUTHORIZATION —In order to proclinics, medical or medically-related								
companies and their business assoc								
any way to their insurance plans; the	MIB, Inc. o	r other orga	nization that h	as knowledge or	records of me and my h	ealth to	give such i	information to
(a) American-Amicable Life Insuranc								
authorization may be redisclosed and								
I may revoke this authorization in wri company exercises a legal right to co								
address of 425 Austin Ave., Waco T								
application for insurance with the Co				g		,		··· · · · · · · · · · · · · · · · · ·
All said sources, except the MIB, I	nc., are aut	horized to (give records or					
records or medical history that might								
data. I authorize American-Amicable data may be released to the following								
this application; or (d) any others to								
permitted by applicable law in the sta								
I acknowledge receiving the Fair Cr		•	e, the MIB, Inc.	Pre-Notice, the Te	rminal Illness Accelerate	d Benef	fit Rider and	Confined Care
Accelerated Benefit Rider Disclosure F	Forms, if app	olicable.						
Signed at				Date of Applica				
CITY		STATE			MONTH	0	DAY Y	EAR
SIGNATURE OF PROPO	SED INSURED			-	SIGNATURE OF OWNER (IF OTHER THA	N PROPOSE	D INSURED)	
AGENT'S REPORT							_	
Does the proposed insured have any	existing life	insurance	or annuity con	tract?			L	_ Yes _ No
Is the proposed insurance intended t	o replace or	change an	y existing life i	nsurance or annul	ity'?	d comp		\square Yes \square No
I certify that I have personally ask application the information supplied					sureu(s), i nave truty and	л сонірі	ietely record	iea on the
I certify that the Terminal Illness Ac	ccelerated B	enefit Ride	and Confined	Care Accelerated E	Benefit Rider Disclosure F	orms h	ave been pr	esented to the
applicant, if applicable. AGENT'S REI							што дост. р.	
AGENT'S PRINTED NAME	NI-		DATE	A	AGENT'S PRINTED NAME		_	DATE
Agentsignature	N0	:	_%	Agent	SIGNATURE	N	0:	%
PREAUTHORIZATION CHECK PLAN	. ΛΙΙΤμορίζ	ΛΤΙΩΝ ΤΩ	HUNUB CHVD	SE DRAWN				
Insured	- AUTHUNIZ	AIIUN IU	HONON UNAN	Account Ho	older			
Financial Institution				_Address				
		ınt Number			n Savings Reques			

ATTACH VOIDED CHECK OR DEPOSIT SLIP

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

SIGNATURE (AS ON FINANCIAL INSTITUTION RECORDS)

AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS

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

CONDITIONAL RECEIPT

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

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

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

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

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

NOTICE

Printed in compliance with Public Law 91-508

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

MIB. INC. PRE-NOTICE

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

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

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

AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS WACO, TEXAS

DISCLOSURE STATEMENT

TERMINAL ILLNESS ACCELERATED BENEFIT RIDER

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

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

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

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

AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS WACO, TEXAS

DISCLOSURE STATEMENT

ACCELERATED BENEFITS RIDER - CONFINED CARE

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

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

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

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

American-Amicable Life Insurance Company of Texas

Please note charge may appear on statement under American-Amicable Group of Companies
P.O. Box 2549 Waco TX 76702-2549

Policy Number				
Bank Draft Aut	horization - Please Attac	ch a Voided Check.		
The Company indicated above is authorized to in authorized to debit the same to such account. This the Company, provided only that the Company and below, I authorize the Company indicated above as my account number and routing number may be very	authority can be terminated by I the bank will have a reasonab nd/or their representative to re	the undersigned at any time belief opportunity to act on such the	by written notification to notification. By signing	
Bank Name				
Bank Address				
Transit/ABA Number			necking	
Account Number				
Would you like your draft to coincide with your	Social Security payment sch	edule?		
Please choose one of the following as your requeste):	
Requested Draft Date, If Any (1st-28th)				
PRINT NAME	SIGNATURE (AS ON FINANCI	IAL INSTITUTION RECORDS)	DATE	
Bank Account Verifica I have verified that the above account is a valid acc provided is found to be falsified, I may be subject information was verified by a verification call with Please provide the phone number and name of the p	t to disciplinary action up to a a bank representative.	surance premiums. I understan and including termination of i	d that if the information my agent contract. This	
AGENT SIGNATURE / AGENT NUMI	BER	DAT	TE .	
By signing below, I authorize the Company indicate facility named above so my banking information ca		presentatives to receive inform	nation from the banking	
SIGNATURE (of bank account holder)		DAT	TE	
E-Ci COMPLETE THIS SEC	heck Bank Draft Author		UM	
Immediately upon receipt of My Application, placheck, deposit slip, bank statement or Bank Account	ease draft \$ fro	om my account listed above an		
SIGNATURE		DAT		

AA9903(10/18) CN18-100



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

This Authorization complies with the HIPAA Privacy Rules

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

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

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

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

Drafting Along with Social Security

In order to match up the drafts to coincide with your client's receipt of Social Security payments, use the following "Requested Draft Days" when completing the bank draft authorization:

- 1S if Social Security is received on the 1st
- **3S** if Social Security is received on the 3rd
- **2W** if Social Security is received on the 2nd Wednesday
- **3W** if Social Security is received on the 3rd Wednesday
- **4W** if Social Security is received on the 4th Wednesday

Please Note: If you enter simply a "1" for the 1st or "3" for the 3rd, the drafts will not necessarily follow along with Social Security.

Example:

Let's say the 1st falls on a Saturday, the following shows the timing of drafts based upon the draft day you have entered:

1S - We will draft for premiums on the Friday before.
 This matches the timing of the Social Security funding calendar.

- As opposed to -

1 - We will draft for premiums on the Monday after.

The use of these special draft dates for Social Security have greatly reduced the number of return drafts for NSF.



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

Addendum to Application for COVID-19

Proposed Insured's Name (Please Print):
1. Within the past 12 months, have you been advised by a medical professional to be quarantined, for any period of time for the novel coronavirus (COVID-19)? □ Yes □ No
2. Within the past 12 months, have you been treated for, examined for, diagnosed with, or tested positive for the novel coronavirus (COVID-19) by a medical professional? □ Yes □ No
3. Within the past 30 days , have you been advised by a medical professional to get specified medical care (such as any diagnostic testing or hospitalization) which was not completed; as result of fever, cough, shortness of breath, fatigue (excluding HIV/AIDS)? □ Yes □ No
This Addendum to Application amends and is made a part of my individual life insurance application. To the best of my knowledge and belief, all answers and statements contained in this application are true, complete, and correctly recorded I will notify the Company of any changes in the statements or answers given in this application between the time of application and delivery of the policy.
Fraud Notice: Any person who knowingly presents a false statement in application for insurance may be guilty of a criminal offense and subject to penalties under state law.
Signed at Application Date (City and State)
Signature of Proposed Insured
Signature of Owner (If other than Proposed Insured)