



P.O. Box 1650
Little Rock, Arkansas 72203

Please Print Using Dark Ink

CRITICAL ILLNESS APPLICATION

Office Use Only	
Effective Date	
Policy Number	1017181011
Group Number	
Dept./Loc	

New Application Change Form Replaces Policy No. _____

SECTION 1 - APPLICANT INFORMATION

Name (First, MI, Last)						Social Security No.			
Home Address				City		State		Zip	County
Occupation (Be Exact)	Date of Birth	Age	Birth State or Country		Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	Height (ft-in.)	Weight (lbs.)	
Employer	Date Employed Full-time	Work Phone	Home Phone		Have you used any tobacco products within the past 36 months? <input type="checkbox"/> Yes <input type="checkbox"/> No				

SECTION 2 - DEPENDENT INFORMATION

Full Name	Occupation	Sex	Date of birth			Birth State or Country	Ht. Ft. Ins.	Wt. lbs.
			mo.	day	yr.			
(spouse)								
(child)								
(child)								
(child)								

Has your spouse used any tobacco products within the past 36 months? Yes No

SECTION 3 - PLAN SELECTION

New Applicant

Application for Change

Select Type of Policy/Optional Rider:	Face Amount Applying For (Increments of \$5,000)	Number of Units (\$5,000 per Unit)	Rate	Monthly Premium
<input type="checkbox"/> CRITICAL ILLNESS WITH CANCER				
<input type="checkbox"/> CRITICAL ILLNESS WITHOUT CANCER				
<input type="checkbox"/> OPTIONAL RECURRENT BENEFIT RIDER				
I hereby apply for the following coverage:	Applicant		X	= \$
<input type="checkbox"/> Applicant Only	Spouse*		X	= \$
<input type="checkbox"/> Applicant & Spouse	Children** <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000		X	= \$
<input type="checkbox"/> Applicant & Children				
<input type="checkbox"/> Applicant, Spouse & Children				

* Spouse's signature required if amount exceeds \$25,000.

** The maximum amount of Children's coverage is \$10,000.

TOTAL PREMIUM AMOUNT \$

- Does any person applying for coverage currently have a Critical Illness or Cancer Policy with us or any other insurance company? Yes No If yes, give name of company, list type of policy and amount of coverage. _____
- REPLACEMENT: Is this insurance to replace or change other insurance? Yes No If "Yes", give details including name of company. _____
- OUTLINE: Have you received the Outline of Coverage (in those states where required by law)? Yes No (check one)

In signing below, I (a) represent that the statements and answers given on all pages of this application are true, complete, and correctly recorded; (b) state that I have read and understand the "Important Note" and the "Insurance Fraud Warning" on page 2 of this application; (c) authorize US Able Life or its reinsurer to make a brief report of my personal health information to MIB; (d) authorize any physician, medical practitioner, hospital, clinic, or other medically related facility, insurance or reinsurance company, or Medical Information Bureau, Inc. having information on me or any member of my family (only those who have applied for coverage on this application) regarding our mental and physical health, other insurance coverage, character, general reputation, finances, and vocation to give to US Able Life, its reinsurers, or its legal representative any and all such information to use for underwriting insurance; (e) authorize all said sources, except MIB, to give such records or knowledge to any agency employed by the company to collect and transmit such information in order to facilitate its rapid submission; (f) agree that this authorization shall be valid for two (2) years after it is signed, or until any contract of insurance issued as a result of this applications ends, whichever comes first; (g) agree that a photocopy of this authorization shall be as valid as the original and I understand that a copy is available to me or my representative upon request; (h) acknowledge receipt of written notification describing the use of the Medical Information Bureau as required by the Fair Credit Reporting Act and the Notice of Insurance Information Practices. I have read and understand the above statements and agreements. In applying for insurance, I authorize my employer to make the necessary payroll deductions to pay for my insurance. I understand no person to be insured is also covered by any Title XIX program - Medicaid or any similar name. I understand failure to disclose a proposed insured person's true health condition may void this policy.

This authorization excludes the release of information about HIV (AIDS Virus) tests which were administered (1) to a criminal offender or crime victim as a result of a crime that was reported to the police; (2) to a patient who received the services of emergency medical services personnel at a hospital or medical care facility; or (3) to emergency medical personnel who were tested as a result of performing emergency medical services. The term "Emergency Medical Personnel" includes individuals employed to provide pre-hospital emergency services; licensed police officers, firefighters, paramedics, emergency medical technicians, licensed nurses, rescue squad personnel, or other individuals who serve as volunteers of an ambulance service who provide emergency medical services; crime lab personnel, correctional guards, including security guards at the Minnesota security hospital, who experience a significant exposure to an inmate who is transported to a facility for emergency medical care; and other persons who render emergency care or assistance at the scene of an emergency, or while an injured person is being transported to receive medical care and who would qualify for immunity under the Good Samaritan Law.

Be sure to complete the Medical Information on page 2/reverse side.

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Signed at: _____ (City and State)	Date of Application _____ (Month, Day, Year)	Date Received Home Office _____
X _____ Agent's Signature	X _____ Applicant's Signature	
	X _____ Spouse's Signature (if required)	

Employee's Name (Last, First, M.I.)	Social Security #	Group #
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CRITICAL ILLNESS — MONTHLY PREMIUMS PER \$5,000 UNIT

CRITICAL ILLNESS WITH CANCER					CRITICAL ILLNESS WITHOUT CANCER				
Issue Age	INCLUDES RECURRENT BENEFIT		WITHOUT RECURRENT BENEFIT		Issue Age	INCLUDES RECURRENT BENEFIT		WITHOUT RECURRENT BENEFIT	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
All Children	\$1.16	\$1.16	\$1.00	\$1.00	All Children	\$0.44	\$0.44	\$0.36	\$0.36
18 - 29	2.30	4.74	2.00	4.12	18 - 29	1.60	2.74	1.34	2.28
30 - 39	3.74	8.70	3.26	7.56	30 - 39	2.50	5.06	2.08	4.22
40 - 49	5.88	15.34	5.12	13.34	40 - 49	3.80	8.86	3.16	7.38
50 - 59	9.06	24.54	7.88	21.34	50 - 59	5.62	13.88	4.68	11.56
60 - 64	12.16	30.82	10.58	26.80	60 - 64	7.44	17.48	6.20	14.56

SECTION 4 – BENEFICIARY ■ Name Beneficiary ■ Change of Beneficiary

I hereby revoke the appointment of any existing beneficiary and designate the following beneficiary under this policy.

Name	Relationship	Date of Birth	Primary or Secondary	Indicate % Distribution
			<input type="checkbox"/> Primary or <input type="checkbox"/> Secondary	
			<input type="checkbox"/> Primary or <input type="checkbox"/> Secondary	

SECTION 5 – MEDICAL INFORMATION

NOTE: If Spouse or Children coverage IS NOT being requested answer questions only as applies to applicant.

The applicant does not have to disclose an HIV (AIDS Virus) test which was administered: (1) to a criminal offender or crime victim as a result of a crime that was reported to the police; (2) to a patient who received the services of emergency medical services personnel at a hospital or medical care facility; or (3) to emergency medical personnel who were tested as a result of performing emergency medical services. Refer to the authorization on the reverse side for a definition of "Emergency Medical Personnel."

1. Within the past 10 years, has any person to be insured been diagnosed with or advised to take a diagnostic test, been treated by a member of the medical profession, or taken medication for:

	Yes	No		Yes	No
(a) Any form of internal cancer, carcinoma in-situ, malignant melanoma, or other precancerous findings?	<input type="checkbox"/>	<input type="checkbox"/>	(e) Heart Attack or heart disease, stroke or transient ischemic attack (TIA), or been advised to have coronary bypass surgery, stent insertion, or laser treatment to coronary arteries?	<input type="checkbox"/>	<input type="checkbox"/>
(b) Any chronic or progressive disease or disorder of the heart, kidneys, liver, lungs, pancreas, or bone marrow?	<input type="checkbox"/>	<input type="checkbox"/>	(f) Diabetes (except during a pregnancy), or any blood pressure reading recorded in the last three months exceeding 149/94?	<input type="checkbox"/>	<input type="checkbox"/>
(c) Quadriplegia, amyotrophic lateral sclerosis (Lou Gehrig's disease), or other motor neuron disease?	<input type="checkbox"/>	<input type="checkbox"/>	(g) Acquired Immunodeficiency syndrome ("AIDS"), AIDS related complex, or Human Immunodeficiency Virus (HIV)?	<input type="checkbox"/>	<input type="checkbox"/>
(d) Alcohol or substance abuse (in the last 5 years)?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
2. Has any person to be insured ever been diagnosed by a member of the medical profession with:

	Yes	No		Yes	No
(a) Any abnormal cancer screening tests currently being followed by your doctor?	<input type="checkbox"/>	<input type="checkbox"/>	(c) Carotid artery stenosis, peripheral vascular disease, chronic atrial fibrillation, or chest pain not evaluated by a medical doctor and determined to be non-cardiac?	<input type="checkbox"/>	<input type="checkbox"/>
(b) Any cysts, growths, lumps, or any mole or freckle that has bled, become painful, changed color, increased in size, required medical attention or evaluation for which you have not yet sought medical advice?	<input type="checkbox"/>	<input type="checkbox"/>	(d) Multiple sclerosis, memory loss, schizophrenia, systemic lupus erythematosus, pulmonary or cystic fibrosis?	<input type="checkbox"/>	<input type="checkbox"/>
3. Has any person to be insured had any two or more natural parents, brothers, or sisters diagnosed with coronary artery disease, diabetes, or the same cancer (other than skin cancer) prior to age 55? Or, has any person to be insured had one or more natural parents, brothers, or sisters diagnosed with coronary artery disease or colorectal cancer prior to age 45? Yes No
4. Is any person to be insured currently taking any prescription medicine(s) or have they taken prescription medicine(s) in the last three (3) years? Yes No
5. In the past 5 years, has any person to be insured had any abnormal tests (including blood test, urinalysis, X-ray, MRI, ultrasound, stress test, echocardiogram) not found to be normal or benign on further testing, or requiring follow-up by a physician? Yes No
6. Does any person to be insured have any consultation, surgery, or test scheduled or anticipated? Yes No
7. In the past 5 years, has any person to be insured been diagnosed by a member of the medical profession with a benign tumor, disorder of blood or autoimmune disorder, digestive disorder, urinary system or reproduction organs disorder, heart or circulatory disorder, hypertension (list last two blood pressure readings and dates), mental or nervous disorder, neurological disorder, or respiratory disorder? Yes No
8. Has any person to be insured had any application for critical illness, disability, health, or life insurance modified, rated, or declined in the last 5 years? Yes No
9. Give details to any "Yes" answers, including name of person, prescription medicine(s), diagnosis, and dates of treatment: _____
10. Name, address, and phone number of the personal physician(s) of all applicants with date last seen, reason for visit, and results: _____

IMPORTANT NOTE: The entire contract will consist of this application and the insurance issued in response to it. THE INSURANCE WILL NOT BE EFFECTIVE ON THE PROPOSED INSURED UNLESS: (1) The policy is delivered to the Owner; (2) The first modal premium is paid; and (3) There has been no change since the date of this application and the effective date of the policy in the health of the Proposed Insured as stated in this application. I understand that my policy will be dated and become effective on the first day of the month following the effective date (anniversary date for resolicitation) or on the first day of the month following underwriting approval, whichever is later. There is no coverage until the effective date of the policy.

Insurance Fraud Warning - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and subject to fines and confinement in prison.