



LEAVE WITH APPLICANT

ACCELERATED DEATH BENEFIT SUMMARY and DISCLOSURE STATEMENT

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

PREMIUM – There is no additional premium charge for the Accelerated Death Benefit Endorsement provided under this life insurance Policy or Certificate. However, there is an administrative fee when an Accelerated Death Benefit Payment is made.

The accelerated death benefits provided under the endorsement of this life insurance Policy or Certificate may provide benefits to pay for long-term care services but are NOT part of a long-term care or nursing home insurance Policy or Certificate and the amount these products pay may not be enough to cover your medical, nursing home or other bills. Accelerated Death Benefit Payments used to pay for long-term care services are subject to limits imposed by the federal government and any amounts received in excess of these limits are includible in taxable income. You may use the money you receive as an accelerated death benefit for any purpose. Unlike conventional life insurance proceeds, amounts payable as accelerated death benefits **COULD BE TAXABLE UNDER SOME CIRCUMSTANCES**. We recommend that you consult your personal tax advisor prior to electing an accelerated death benefit.

If you already have long-term care insurance, Medicaid, or similar coverage, you should consider whether the accelerated death benefits provided under this Policy or Certificate are suitable for your needs. Receipt of accelerated death benefits under this Policy or Certificate **MAY AFFECT YOUR ELIGIBILITY FOR MEDICAID, SUPPLEMENTAL SECURITY INCOME (“SSI”), OR OTHER GOVERNMENT BENEFITS OR ENTITLEMENTS**. Contact the Medicaid Unit of your local Department of Public Welfare and the Social Security Administration Office for more information.

THE BENEFIT AND ITS EFFECT ON POLICY OR CERTIFICATE PROVISIONS

Upon written request by the owner (“You”) of the Policy or Certificate, the company will pay an Accelerated Death Benefit described below, subject to the limitations and requirements outlined 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 or Certificate is \$1,000,000. Accelerated Death benefits paid under this Endorsement will reduce the Policy or Certificate’s Death Benefit and Policy or Certificate values, if any, which include but are not limited to the Account Value, Net Cash Surrender Value, and loan value.

Accelerated Death Benefit for Terminal Illness: You may elect to receive advancement of the Death Benefit when the Survivor or Insured has a Terminal Illness while this Endorsement is in effect. A Survivor or Insured qualifies as being Terminally Ill if a Physician has certified that the Survivor’s or Insured’s life expectancy is 24 months or less.

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

The maximum Accelerated Death Benefit for Terminal Illness is the lesser of 75% of the Death Benefit on the Election Date or \$750,000.

The Accelerated Benefit Payment (hereinafter “Payment”) will be determined upon Your election. Payment will be paid in a lump sum. We will pay the present value of the Policy or Certificate Death Benefit that is being accelerated (the Accelerated Death Benefit). An actuarial discount based on mortality and interest will be applied to the Accelerated Death Benefit. This discount reflects the early payment of the Death Benefit that is being accelerated.

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

Certificate loan provision. A portion of the Accelerated Death Benefit Payment will be used to reduce any Policy or Certificate Debt.

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

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

A Survivor or Insured qualifies as being Chronically Ill if a Physician has certified within the last 12 months that the Survivor or Insured:

1. Is permanently unable to perform for at least 90 consecutive days, without Substantial Assistance from another person, at least two Activities of Daily Living; "90 consecutive days" includes consecutive days immediately prior to the Policy or Certificate being in effect; 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 measured by clinical evidence and standardized tests which reliably measure impairment in:

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

The minimum Accelerated Death Benefit for Chronic Illness, at each Election, except the Final Election, is the smaller of 5% of the Policy or Certificate 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 \$1,000,000 maximum Accelerated Death Benefit limitation for this Endorsement.

The maximum Accelerated Death Benefit for Chronic Illness, at each Election, is the smaller of 24% of the Policy or Certificate Death Benefit on the initial Election Date, or \$240,000. This amount may be smaller for a Final Election.

The Accelerated Benefit Payment will be determined as of each Election Date. Each Payment will be paid in a lump sum, unless a Periodic Payment is chosen by You. We will pay the present value of the Policy or Certificate Death Benefit that is being accelerated (the Accelerated Death Benefit). An actuarial discount based on mortality and interest will be applied to the Accelerated Death Benefit. This discount reflects the early payment of the Death Benefit that is being accelerated.

Under a Periodic Payment, We will divide the Accelerated Death Benefit Payment into equal Periodic Payments that will be paid in lieu of a lump sum payment. You may select to receive Periodic Payments as frequently as once each month.

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 or Certificate, minus the Residual Death Benefit. A Final Election occurs when You accelerate all of the Death Benefit in Your Policy or Certificate, minus the Residual Death Benefit. The Payment must first be applied to pay off any Policy or Certificate Debt to Us.

Residual Death Benefit is the greater of 5% of the Policy or Certificate 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 (12 months following the Election Date) immediately prior to the Initial Election Date if the Death Benefit does not exceed \$1,000,000. If the Death Benefit immediately prior to the initial Election Date exceeds \$1,000,000, while an Election is in effect the Monthly Deductions will be multiplied by the specified ratio, as stated in the Endorsement. Monthly Deductions will stop being waived when an Election is no longer in effect.

In addition, while the Chronic Illness Election is in effect and as stated in Your Policy or Certificate, You cannot take Withdrawals; cannot elect to increase or decrease the Specified Amount or change the Death Benefit Option; and after any Election, other than a Final Election, You may obtain loans as described under the Policy or Certificate Loan provisions of the Policy or Certificate. On the Election Date, the Policy or Certificate Debt and the Accelerated Death

Benefit Payment will be reduced by the Debt Repayment Amount. Following a Final Election, Policy or Certificate Loans are not available.

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

A Chronic Illness Election is effective for 12 months starting from the Election Date and only one Election can be made in this 12-month period. If the Survivor or 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 Your Policy or Certificate. If the Survivor or Insured dies before all Periodic Payments are paid, We will pay the Death Benefit in lieu of the remaining Accelerated Death Benefit Payments. 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 Survivor or Insured.

¹ Proposed Insureds are subject to underwriting eligibility requirements to qualify for the Chronic Illness benefit of the Accelerated Death Benefit Endorsement. If a Proposed Insured does not meet the underwriting eligibility requirements, only the Accelerated Death Benefits Endorsement for Terminal Illness is available.

Sample Illustration of Impact of Accelerated Death Benefits on Policy or Certificate Provisions For Chronic Illness		Sample Illustration of Impact of Accelerated Death Benefits on Policy or Certificate Provisions For Terminal Illness	
Immediately Prior to initial Election:		Immediately Prior to initial Election:	
Death Benefit (DB)	\$100,000	Death Benefit (DB)	\$100,000
Account Value	\$30,000	Account Value	\$30,000
Policy or Certificate Debt	\$10,000	Policy or Certificate Debt	\$10,000
Net Cash Surrender Value	\$20,000	Net Cash Surrender Value	\$20,000
Monthly Deductions	\$300	Monthly Deductions	\$300
Initial Election:		Election:	
<u>Limitations on Benefits</u>		<u>Limitations on Benefits</u>	
Maximum Accelerated Death Benefit	\$24,000	Maximum Accelerated Death Benefit	\$75,000
24% of DB or \$240,000 if smaller		75% of DB or \$750,000 if smaller	
Residual Death Benefit \$10,000		<u>Requested on Application for Election:</u>	
5% of DB or \$10,000 if greater		Accelerated Death Benefit	\$20,000
<u>Requested on Application for Election:</u>			
Accelerated Death Benefit	\$20,000		
Immediately After Initial Election:		Immediately After Election:	
Death Benefit	\$80,000	Death Benefit	\$80,000
Reduced by Accelerated DB		Reduced by Accelerated DB	
\$100,000 - \$20,000		\$100,000 - \$20,000	
Account Value	\$24,000	Account Value	\$24,000
Reduced by Accelerated DB / DB		Reduced by Accelerated DB / DB	
Reduced by \$20,000 - \$100,000 = 20%		Reduced by \$20,000 - \$100,000 = 20%	
\$30,000 * (100% - 20%)		\$30,000 * (100% - 20%)	
Debt Repayment Amount	\$2,000	Debt Repayment Amount	\$2,000
Accelerated DB * Policy or Certificate Debt / DB		Accelerated DB * Policy or Certificate Debt / DB	
20,000 * 10,000 / \$100,000		\$20,000 * 10,000 / \$100,000	
Policy or Certificate Debt	\$8,000	Policy or Certificate Debt	\$8,000
Reduced by Debt Repayment Amount		Reduced by Debt Repayment Amount	
\$10,000 - \$2,000		\$10,000 - \$2,000	
Monthly Deductions	\$0 (Waived)	Monthly Deductions	\$0 (Waived)



LEAVE WITH APPLICANT

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.

Medical Information Bureau 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., formerly known as Medical Information Bureau, a non-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 (TTY 866-346-3642). 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.



INDEXED UNIVERSAL LIFE INSURANCE

As a valued customer of North American Company of Life and Health Insurance, 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 Indices:

1. The Standard & Poor's 500[®] Composite Stock Price Index (S&P 500[®])
2. The Dow Jones Industrial AverageSM (DJIASM) Composite Stock Price Index
3. The Nasdaq-100[®] Stock Price Index
4. The S&P MidCap 400[®]
5. The Russell 2000[®]
6. The Dow Jones EURO STOXX 50[®]
7. Uncapped S&P 500[®]
8. Multi-Index Group

INDEX CREDITING METHODS

The earnings credited to the selected Index(es) are calculated through the use of either the Daily Averaging method, the Annual Point-to-Point method, 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 **Daily Averaging** method is chosen, the Index change is determined by calculating the difference between the Index Value on the first day of the Index Period and the average Index Value throughout the Index Period. The Index change is subject to the Index Participation Rate, Index Cap Rate, and Index Floor Rate. The Index Credit, if any, is credited and locked in at the end of the Index Period. The Daily Averaging crediting method is available for the S&P 500[®], S&P MidCap 400[®], Russell 2000[®] and DJIASM.
- 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 growth is subject to the Index Cap Rate and any earnings are credited and locked in at the end of the 12 month Index Period. The rate credited will never be less than zero percent. The Annual Point-to-Point crediting method is available for the S&P 500[®], S&P MidCap 400[®], Russell 2000[®], DJIASM, Dow Jones EURO STOXX 50[®], and NASDAQ-100[®].
- 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. The Monthly Index Return can not be greater than the Monthly 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. The rate credited at the end of the Index Segment will never be less than zero percent, and will never be greater than 12 times the Monthly Cap Rate. The Monthly Point to Point crediting method is available for the S&P 500[®].

Copy 1 - Administrative Office, Copy 2 - Applicant, Copy 3 – Agent

- When the **Multi-Index Annual Point-to-Point** method is chosen, the Index credit is determined by calculating a Multi-Index change between the first day of the Index Period and the last day of the Index Period. The Multi-Index change uses the following three indices – S&P 500[®], Dow Jones EURO STOXX 50[®] and Russell 2000[®]. The annual point-to-point Index growth from each of the three individual indices derives the Multi-Index change. 50% of the best performing Index growth plus 30% of the second best performing Index growth plus 20% of the third best performing Index growth equals the Multi-Index change. The Multi-Index change is subject to the Index Cap Rate and any earning are credited and locked in at the end of the 12 month Index Period. The rate credited will never be less than zero percent.

IMPORTANT POLICY TERMS YOU SHOULD KNOW

- **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 North American Company for Life and Health Insurance 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 North American Company for Life and Health Insurance but can never be less than the minimum shown in the policy.
- **Index Floor Rate** – the minimum interest rate that can be used in the calculation of the Index Credit. This rate can be changed by North American Company for Life and Health Insurance but can never be less than zero.

PROPOSED OWNER/APPLICANT:

I acknowledge that I have read this disclosure material, received a copy and understand the following:

- **Any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties.**
- **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.**
- **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.**
- **I understand that North American Company for Life and Health Insurance has the right to change Index Cap Rates, Index Floor Rates, Index Participation Rates and interest rates.**

PROPOSED OWNER'S SIGNATURE X
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DATE

AGENT:

I certify I have provided a copy to and reviewed this disclosure material with the applicant. I have not made statements that differ from this material, nor have I 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 North American Company for Life and Health Insurance Indexed Universal Life Certification Training and passed the Agent Certification Exam.

AGENT'S SIGNATURE X

DATE

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DOW JONES DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF THE DOW JONES INDUSTRIAL AVERAGE OR ANY DATA INCLUDED THEREIN AND DOW JONES SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. DOW JONES MAKES NO WARRANTY, EXPRESS OR IMPLIED AS TO RESULTS TO BE OBTAINED BY THE COMPANY, OWNERS OF THIS PRODUCT OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE DOW JONES INDUSTRIAL AVERAGE OR ANY DATA INCLUDED THEREIN. DOW JONES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE DOW JONES INDUSTRIAL AVERAGE OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL DOW JONES HAVE ANY LIABILITY FOR ANY LOST PROFITS OR INDIRECT, PUNITIVE, SPECIAL OR CONSEQUENTIAL DAMAGES OR LOSSES, EVEN IF NOTIFIED OF THE POSSIBILITY THEREOF. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENT OR ARRANGEMENTS BETWEEN DOW JONES AND THE COMPANY.

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THE STANDARD & POOR'S 400® COMPOSITE STOCK PRICE INDEX

This Index does not include dividends paid by the underlying companies.

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THE RUSSELL 2000® COMPOSITE STOCK PRICE INDEX

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SUPPLEMENT TO LIFE INSURANCE APPLICATION

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.)

Initial Premium Allocation - Indexed Universal Life Insurance

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

<u>INDEX SELECTION</u>			<u>PREMIUM ALLOCATION</u>
Index Selection 1	S&P 500® – Annual Point to Point	(SPn)	%
Index Selection 2	S&P 500® – Monthly Point to Point	(SMn)	%
Index Selection 3	S&P 500® – Daily Averaging	(SDn)	%
Index Selection 4	Dow Jones Industrial Average SM – Annual Point to Point	(DPn)	%
Index Selection 5	Dow Jones Industrial Average SM – Daily Averaging	(DDn)	%
Index Selection 6	Dow Jones EURO STOXX 50® – Annual Point to Point	(EPn)	%
Index Selection 7	Uncapped S&P 500 – Annual Point to Point	(UPn)	%
Index Selection 8	Multi Index	(MPn)	%
Index Selection 9	NASDAQ -100® Annual Point to Point	(NPn)	%
Index Selection 10	S&P MidCap 400® - Annual Point to Point	(4Pn)	%
Index Selection 11	S&P MidCap 400® Daily Averaging	(4Dn)	%
Index Selection 12	Russell 2000® - Annual Point to Point	(RPn)	%
Index Selection 13	Russell 2000® - Daily Averaging	(RDn)	%
Fixed Selection	Fixed Account	(FAn)	%
	Total		100 %

TELEPHONE AUTHORIZATION (READ CAREFULLY) YES NO

I hereby authorize and direct North American Company for Life and Health Insurance (NA) to act on telephone instructions when proper identification has been furnished, to make transfers or change premium allocations of future premium payments. NA will employ reasonable procedures to confirm that telephone instructions are genuine; nonetheless, I agree that NA 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 that NA believes to be genuine.

AUTHORIZATION FOR AGENT (READ CAREFULLY) YES NO

I hereby authorize and direct North American Company for Life and Health Insurance (NA) 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. NA will employ reasonable procedures to confirm that instructions are genuine; nonetheless, I agree that NA 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 that NA believes to be genuine. This authorization will remain in effect until NA receives written notification of cancellation from the policyowner, or the named Agent is no longer contracted and appointed with NA.

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.



AGENT'S REPORT

Proposed Insured's Name	Social Security Number
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1. Do the Proposed Insured and/or Applicant want to save age? Yes No
2. How well do you know the Proposed Insured? (Check all that apply) Self Relative (state relationship) _____ Met very recently
 Know slightly Known well for _____ years Known through: Business Home Church Other _____
3. Was this insurance suggested by someone other than you? (If "yes," who and what prompted request?) Yes No

4. If the Proposed Insured and/or Applicant is married, give spouse's name and amount of spouse's insurance (in-force and applied for).

5. 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.

6. What is the purpose of this insurance? Family protection Mortgage Protection Other debt retirement Estate liquidity
 Business (Complete Business Supplement) Other _____

7. Is the purpose of this policy to fund college expenses? Yes No
- a. If yes, do you schedule and/or participate in college funding or planning seminars or meetings? Yes No
- b. If yes to (a), have you submitted the college planning advertising including seminar materials to the compliance department for review and approval? Yes No

8. Is the premium to be paid by a party other than the Proposed Insured? (If yes, please explain.) Yes No

9. Did you personally see all Proposed Insureds at the time the application was written? (If no, please explain.) Yes No

10. Did you ask each question on the application for each Proposed Insured and witness all signatures? (If no, please explain.) Yes No

11. What underwriting requirements have you scheduled? Paramed Exam and HOS DBS, HOS SMA EKG MD Exam Treadmill EKG
 Other _____ Examiner Name _____ Telephone Number _____

The answers given in the Agent's Report are complete and true to the best of my knowledge and belief. I have delivered the receipt and any notices required in this state, as applicable, to the Proposed Insured and/or Policy Owner. I certify that only sales materials approved by North American Company for Life and Health Insurance were used in conjunction with this transaction, and copies of all sales materials were left with the applicant. I recommend each Proposed Insured for the insurance applied for.

Signature of Agent	Agent Code Number	Date
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L3182

GENERAL PURPOSE LIFE APPLICATION Part I (Print and Use Black Ink)

PRIMARY INSURED PROPOSED FOR INSURANCE

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

Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth	Age	Place of Birth - State / Country	Height (FT. IN.)	Weight (LBS.)	Marital Status
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Social Security Number/Tax ID#	Driver's License Number	Expiration Date	State
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2. Residence Address (If P. O. Box include Street Address)	Street	City	State	Zip Code
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2a. How long at this address? (If less than 2 years, provide previous address.)

_____ Years _____ Months

2b. Billing Address (If other than residence)	Street	City	State	Zip Code
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2c. Secondary Addressee Billing Yes No If Yes, Provide Secondary Addressee's Name, Street Address, City, State & Zip Code
(Agent cannot qualify as Secondary Addressee)

3. Employer (Company Name and Address)

Occupation (Title and Duties)	Annual Income \$	Net Worth \$
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4. Contact The Proposed Insured At: <input type="checkbox"/> Residence <input type="checkbox"/> Business _____ (CST) <input type="checkbox"/> A.M. <input type="checkbox"/> P.M.	Residence Telephone Number: Primary Insured () Additional Insured () Cell Phone ()	Business Telephone Number: Primary Insured () Additional Insured () Cell Phone ()
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PLAN INFORMATION

5. Amount Applied For \$	Proposed Plan of Insurance	6. For UL: (check if applicable) <input type="checkbox"/> Level <input type="checkbox"/> Increasing <input type="checkbox"/> Return of Premium
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7. RIDERS

<p>a. Term Products</p> <p><input type="checkbox"/> Additional Insured Rider \$ _____</p> <p><input type="checkbox"/> Children's Term Insurance Rider (CTR) _____ units</p> <p><input type="checkbox"/> Guaranteed Insurability Rider _____ units</p> <p><input type="checkbox"/> Monthly Income Endorsement: Initial Lump Sum \$ _____ \$ _____ Monthly for _____ years; Final Lump Sum \$ _____</p> <p><input type="checkbox"/> Waiver of Premium Rider</p> <p><input type="checkbox"/> Other _____ \$ _____</p>	<p>b. Permanent Products</p> <p><input type="checkbox"/> Accidental Death Benefit \$ _____</p> <p><input type="checkbox"/> Additional Insured Rider \$ _____</p> <p><input type="checkbox"/> Automatic Distribution Option</p> <p><input type="checkbox"/> Children's Term Insurance Rider (CTR) _____ units</p> <p><input type="checkbox"/> Estate Preservation Rider</p> <p><input type="checkbox"/> Guaranteed Insurability Rider _____ units</p> <p><input type="checkbox"/> Premium Guarantee Rider</p> <p><input type="checkbox"/> Waiver of Monthly Deductions Rider</p> <p><input type="checkbox"/> Waiver of Surrender Charge Option</p> <p><input type="checkbox"/> Other _____ \$ _____</p>
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ADDITIONAL INSURED PROPOSED for INSURANCE (Complete Separate Application for Business Associates and Additional Insureds)

8. Last Name _____ First Name _____ M.I. _____

8a. Are you a U.S. Citizen or do you have a permanent Visa? Yes No (If no, complete Foreign Travel and Residence Questionnaire)

Sex: Male Female Date of Birth _____ Age _____ Place of Birth - State / Country _____ Height (FT. IN.) _____ Weight (LBS.) _____ Relationship to Insured _____

Social Security Number/Tax ID# _____ Driver's License Number _____ Expiration Date _____ State _____

9. Employer (Company Name and Address) _____

Occupation (Title and Duties) _____ Annual Income \$ _____

10. DEPENDENT CHILDREN PROPOSED for INSURANCE

Name	Date of Birth	Place of Birth State/Country	Age	Sex	Social Security Number/Tax ID#	Height (FT. IN.)	Weight (LBS.)	Relationship to Proposed Insured

11. OWNER INFORMATION (Complete only if other than Proposed Primary Insured)

Name of Owner(s): If Trust, list all Trustees as well as Name and Date of Trust and complete **Trust Form**. If Owner is a business, complete **Company/Corporate Owned Life Insurance (COLI) Form**.

Owner's Address _____ Street _____ City _____ State _____ Zip Code _____

Relationship to Primary Insured _____ Owner's Social Security/Tax ID # _____ U.S. Citizen Resident Alien - Country _____ Nonresident Alien - Country _____

Name of Contingent Owner(s) _____ Contingent Owner's Social Security/Tax ID # _____

12. PRIMARY BENEFICIARY If percentage shares are not listed below, they will be divided equally among the beneficiaries. Provide Beneficiary(ies) Full Name(s) (If Trust, list Name and Date of Trust and complete Trust Form)

Name	Percent	Relationship to Proposed Primary Insured	Social Security Number/Tax ID#
Total	100	Beneficiary designations do not apply to others covered under Children's Insurance Riders.	

13. CONTINGENT BENEFICIARY If percentage shares are not listed below, they will be divided equally among the beneficiaries. Provide Beneficiary(ies) Full Name(s) (If Trust, list Name and Date of Trust and complete Trust Form)

Name	Percent	Relationship to Proposed Primary Insured	Social Security Number/Tax ID#
Total	100		

14. Has anyone proposed for insurance ever smoked cigarettes, cigars, pipes, or used tobacco in any form, including smokeless tobacco, nicotine patch, gum or other substitutes? Respond Below:

14a. **Proposed Primary Insured:** Yes No If 'yes', provide: Type of product(s) used _____
 Amount Used: _____ How often: Daily _____ Weekly _____ Monthly _____ Date of last use: mm/yy _____

14b. **Additional Insured Rider:** Yes No If 'yes', provide: Type of product(s) used _____
 Amount Used: _____ How often: Daily _____ Weekly _____ Monthly _____ Date of last use: mm/yy _____

PREMIUM INFORMATION

15. Premium Frequency: Annual Semi-Annual Quarterly Monthly Single Pay Lump Sum \$

Premium Mode: EFT List Billing Direct Billing (A, SA, Q) only Civil Service Allotment Military Government Allotment

List Bill Code _____ Other _____

For term and whole life policies, if you elect to pay premium on a basis other than annual, you may pay more premium than would be required if you paid premium on an annual basis.

Amount of Modal Premium \$ Amount Paid with Application \$

Make all checks payable to: NORTH AMERICAN COMPANY FOR LIFE & HEALTH INSURANCE

16. For EFT Only: Draw Day _____ (1 st - 28 th) Month Day	Account Type <input type="checkbox"/> Checking (attach voided check) <input type="checkbox"/> Savings (must complete 16b)	Authorized Signature(s) of Account Holder(s) X
16a. Initial Draft <input type="checkbox"/> Yes <input type="checkbox"/> No		X
16b. Routing Transit Number	Account Number	Financial Institution Name and Address

REPLACEMENT INFORMATION

17. Does any person proposed for coverage have any life insurance or annuities currently in force or pending? (This includes policies that have or will be sold, assigned or otherwise placed via life settlement, viatical or other agreements.) Yes No If yes, list below:

Name	Company	Policy #	Pending	Issue Yr.	Basic Amount	ADB Amount	WP Amount	Intention of Replacement or Change*
17a.			<input type="checkbox"/>					18a. <input type="checkbox"/> Yes <input type="checkbox"/> No
17b.			<input type="checkbox"/>					18b. <input type="checkbox"/> Yes <input type="checkbox"/> No
17c.			<input type="checkbox"/>					18c. <input type="checkbox"/> Yes <input type="checkbox"/> No
17d.			<input type="checkbox"/>					18d. <input type="checkbox"/> Yes <input type="checkbox"/> No

***Replacement means that the insurance applied for may replace, change or use any value of an existing or pending life insurance policy or annuity. If replacement may be involved, complete applicable replacement form and submit with application. If this is a 1035 Exchange, also complete 1035 Exchange paperwork and submit with application.**

19. Are any of the above policies being used to fund this policy? Yes No
20. Has, or will, any person proposed for insurance, or owner of this policy, been compensated in any way to purchase this policy? Yes No
21. Is the proposed insured(s), 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 any person proposed for insurance, or owner of this policy, financed, or intend to finance, all or a portion of the premiums for this policy? If yes, complete Disclosure and Acknowledgement Form for premium financing and submit with application Yes No
24. Has the policy owner, beneficiary, or person proposed for insurance entered into or considering 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 19, 20, 22 or 24 provide details below. If answer to question 21 is 'No' provide details below.

TO BE COMPLETED BY SOLICITING AGENT

- Does any person covered under this application have any existing life insurance or annuities?..... Yes No
- Is any insurance applied for in this application intended to replace any existing life insurance or annuity?..... Yes No
- If the policy being applied for includes an accelerated death benefit(s), the agent provided the Proposed Primary Insured the Accelerated Benefit Summary and Disclosure Statement(s) prior to or concurrent with this application?..... Yes No
- If a replacement is involved, the application Replacement Notice will be sent to the existing insurer.

CUSTOMER IDENTIFICATION				
Indicate the form of ID presented and used to verify this owner's identity:				
A. Owner #1				
Natural Person/Trust Accounts (info on trustee)				
	Driver's License	State:	Number:	Expiration Date:
	State-issued ID	State:	Number:	Expiration Date:
	Military ID		Number:	Expiration Date:
	Passport	Country:	Number:	Expiration Date:
	Alien Registration Card	Country:	Number:	Expiration Date:
<i>Non-Natural/Business or Corporation</i>				
	Partner or Trust Agreement		Date:	
	Certificate of Incorporation	State:	Date:	
	Business License	State:	Number:	
B. Owner #2				
Natural Person/Trust Accounts (info on trustee)				
	Driver's License	State:	Number:	Expiration Date:
	State-issued ID	State:	Number:	Expiration Date:
	Military ID		Number:	Expiration Date:
	Passport	Country:	Number:	Expiration Date:
	Alien Registration Card	Country:	Number:	Expiration Date:
<i>Non-Natural/Business or Corporation</i>				
	Partner or Trust Agreement		Date:	
	Certificate of Incorporation	State:	Date:	
	Business License	State:	Number:	

IT IS DECLARED that statements and answers in this application, including statements by the Proposed Insured(s) 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 of our Company; (2) the acceptance of any policy issued on this application shall constitute a ratification of any correction or amendment made by the Company. No change in amount, 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(s), 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 Insurance Agreement, if issued.

Payment of Premium - (check one) This application is C.O.D.; I have elected initial EFT or I have paid \$ _____ with this application in consideration of a Temporary Insurance Agreement. I have read, understand, and agree to the terms of the Temporary Insurance Agreement.

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

TAX PAYER IDENTIFICATION NUMBER CERTIFICATION - Under penalties of perjury, the undersigned applicant(s) (I) certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), **and**
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. **(Please check appropriate response.)**

FINANCIAL INSTITUTION DISCLOSURE - Insurance products and annuities are not a deposit or other obligation of, or guaranteed by a bank, any affiliate of a bank, or savings association and are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, a bank, any affiliate of a bank, or savings association, and involve investment risk, including possible loss of value. The approval or disapproval of any extension of credit by the bank or an affiliate is not based on whether or not this insurance is purchased through the bank or through any particular source.

AUTHORIZATION: To determine eligibility for insurance, the undersigned applicant(s) (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, or other organization, institution, 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 of me or my minor children and any other nonmedical information of me or my minor children to give to North American Company for Life and Health Insurance (the Company) or its legal representative, any and all such information. I also authorize the Company to conduct a personal telephone interview in connection with my application; and to release any such data to its reinsurers, the Medical Information Bureau, or other persons or organizations performing business or legal services in connection with my application, 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 for 30 months (24 months in KS, KY, ND, NE, NH, NM, OK, WV & WY) from the date signed. I may revoke this authorization for information not then obtained by notifying the Company in writing. Such revocation will not be effective until received by the Company. I understand that I or any authorized representative will receive a copy of this authorization upon request.

FRAUD WARNING - AR, KY, NM, OH and PA Residents: Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

CO Residents: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete or misleading facts or information to a contract holder or claimant for the purpose of defrauding or attempting to defraud the contract holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

DC and TN Residents: Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

LA, MD and RI Residents: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

VA and WA Residents: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Accelerated Death Benefit: If the policy being applied for includes an accelerated death benefit(s), the Proposed Primary Insured 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 Proposed Primary Insured the Accelerated Benefit Summary and Disclosure Statement(s) prior to or concurrent with this application.

SIGNATURES			
Signed At (City, State)			Date
Signature of Proposed Primary Insured (If 15 Years or Older), or Legal Guardian (If Primary Proposed Insured is a Minor)		Signature of Proposed Additional Insured	
X		X	
Signature of Owner (If other than Proposed Primary Insured) (If Owner is Corporation, Trust, or other Entity, include Title of Signee.)			
X			
Signature of Soliciting Agent	Print Agent's Last Name	Agent Code	Telephone Number ()
X			Cell Phone Number ()
Other Agent (Print)			% Credit Agent Code
Other Agent (Print)			% Credit Agent Code



Authorization for Release of Health-Related Information

Send Information to: New Business & Administrative Office
One Sammons Plaza, Sioux Falls, SD 57193

This Authorization complies with the HIPAA Privacy Rules

Name of Proposed Insured _____
(Please print)

Birth Date _____ / _____ / _____
Month Day Year

I authorize any health plan, physician, dental practitioner, health care professional, hospital, clinic, laboratory, pharmacy, medical facility, or other health care provider 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 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 .

This Authorization shall remain in force for 30 months 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 at 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 redisclosed 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 have a right to receive, and have in fact received, a copy of this authorization.

Signature of Proposed Insured or Personal Representative

Date (MM/DD/YYYY)

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:



Together, we can save a life

TESTING FOR HIV INFECTION



Deciding to be tested for HIV, the *human immunodeficiency virus*, may not be easy. If you or someone you know has questions about being tested for HIV, here are some facts that may help.

What tests are most commonly used to detect HIV infection?

There are three types of HIV tests commonly used.

1. The **ELISA** is the standard screening test used to detect HIV antibodies in a sample of blood, urine or saliva. If HIV antibodies are detected by an ELISA, the test is repeated. If the second test reacts to the presence of HIV antibodies, the sample is tested using the Western blot and IFA to confirm. Results from this type of HIV test are usually available within one to two weeks.
2. The **rapid** HIV test detects antibodies to HIV-1. A small sample of blood is taken using a “fingerstick” or small pin prick to the finger. A positive test result suggests that antibodies to HIV are present. If HIV antibodies are not present in the blood, the test result is interpreted as negative. These preliminary results may be available in less than 30 minutes, after which a confirmatory test must be conducted. The confirmatory results are available within one to two weeks.
3. **Oral** HIV testing is an alternative to blood testing. The oral HIV test uses a sample of mouth tissue taken from the cheek and gum. This tissue contains high levels of antibodies and is free of most of the contaminants found in saliva. If a test result is positive, another test on the same sample is conducted automatically to confirm HIV infection. No needle or blood is involved in this type of HIV test. Test results are usually available within three days.

How long should I wait before being tested?

Before getting tested, it is important to wait three months from the time you think that HIV exposure may have occurred. This is enough time for most people to develop antibodies to HIV. The average time for HIV antibodies to appear is 25 days. Otherwise, a person may test negative even though they have HIV. This is called the “window period.” During the “window period” and prior to HIV testing, you should avoid behavior that puts others at risk for HIV, including unprotected vaginal, anal or oral sexual intercourse and blood-to-blood contact, as in sharing needles.

Should I be tested?

If you think you might have been exposed to HIV, you are encouraged to seek individual counseling and testing. It is possible for people to be infected for years and to look and feel healthy, not knowing they are infected with HIV.

You may be at risk for HIV infection if you have—

- Shared needles and syringes.
- Had sex with anyone who injects drugs.
- Had sex with men who have had sex with other men.
- Had sex with multiple partners.

What is the difference between anonymous and confidential testing?

Anonymous testing ensures the privacy of the person being tested. This means that neither names nor any other identifying information that could link a person to their results is recorded. Instead, code names or numbers are used so that only the person who gets the HIV test can find out their test result.

Confidential testing ensures that no one can be given the results of an HIV test without the test taker’s written permission, except as required by state law. Test results become part of a person’s medical files at the facility where the test was administered. States that require HIV-positive test results to be reported are required by law to keep the information confidential.

Why is counseling recommended both before and after taking an HIV test?

Deciding whether or not to get an HIV test is not easy. Fear and worry about the test are very common feelings, both before the test and while waiting for the results. Many people fear the reactions of family, friends, employers and others if test results are positive. Counseling may help you decide what to do and how to respond to the results of the test.

Pretest counseling is important for a clear understanding of what the test is and what the test can and cannot tell you. It will help you understand if you are at risk for HIV infection and how to prevent the spread of HIV. Pretest counseling may vary from one test site to another.

Post-test counseling can help you understand what your test results mean. It can give you information about how to protect yourself and others from HIV, no matter what the test result is. If your result is positive for HIV infection, a counselor can also refer you for medical, legal and emotional support services, as needed, and can tell you about the kinds of services that are available in your area for people living with HIV infection.

What does a negative test result mean?

A negative test result shows that no HIV antibodies were found in your blood at the time the test was taken. A negative test result can mean either that you are not infected with HIV or that you are infected, but your body has not yet produced enough antibodies to show up on the test.

If you are advised to have the test repeated, avoid behaviors that put you and others at risk of HIV infection. Then, if you test negative six months later, you probably do not have HIV. To stay uninfected, you can take steps to protect yourself by not having sex without using a latex (or polyurethane) condom and by not sharing needles and syringes.

What does a positive test result mean?

A positive antibody test result means that you have HIV antibodies in your blood and you are infected with HIV. However, it does not mean that you have developed AIDS. The test cannot tell if or when you will develop AIDS.

A positive test result means that you can infect other people with HIV through sex (vaginal, anal or oral) or by sharing needles and syringes. Also, a pregnant woman who has HIV can infect her baby during pregnancy or birth or through breast feeding.

Your health care provider or HIV/AIDS counselor will talk to you in detail about your test results. He or she can also advise you about taking care of your health and about living with HIV infection. Several types of treatments are available that have helped people living with HIV stay healthy for many years. The goal of most treatments is to extend and improve the quality of life for people with HIV and AIDS by suppressing enough of the virus over time to avoid damage to the immune system. Although not a cure, many treatments have brought hope and new strength to people living with HIV and AIDS.

People living with HIV can get help in notifying sex or needle-sharing partners of their possible exposure to HIV through partner notification programs, which provide prevention counseling, HIV testing and referrals to other services. To learn about partner notification services in your area, contact your state or local public health department.

What else do I need to know?

- **Costs**—The cost for HIV testing varies. Some clinics offer free testing or request a small donation. Fees for tests given by private health care providers may be higher.
- **Laws**—Laws and regulations for reporting test results vary from state to state. Anonymous testing is not available everywhere. In some states, positive HIV test results must be reported to the local public health department, where they are kept confidential.

What about donating blood to get tested?

Do **not** donate blood to find out your HIV status. The Red Cross tests blood to safeguard the blood supply, not to provide a testing service for people who want to know their HIV status. Because these tests may not detect HIV infection in its earliest stages, people who think they may be infected could be putting other people at risk by donating blood. To find out where HIV testing services are available, call your local Red Cross chapter or station, health department or AIDS service organization.

How is HIV spread?

HIV is spread by—

- Having vaginal, oral or anal sex with someone who has HIV.
- Sharing needles or syringes with someone who has HIV.
- Pregnancy, birth or breast feeding, if the mother has HIV.

For more information, contact—

- Your local American Red Cross chapter or station. To locate the one closest to you, go to www.redcross.org.
- The CDC National AIDS Hotline (toll free): 1-800-342-AIDS. For Spanish-speaking persons, Línea Nacional del SIDA: 1-800-344-7432. For deaf and hearing-impaired persons, TTY-TDD Hotline: 1-800-243-7889.
- The CDC National Prevention Information Network (toll free): 1-800-458-5231, or at www.cdcnpin.org.
- The CDC Web site for recently revised guidelines on HIV counseling and testing. These guidelines are available at www.cdc.gov/hiv/pubs/rt-counseling.htm.
- Your doctor or your health care provider.
- Your state or local public health department.
- Your local AIDS service organization.

American Red Cross HIV/AIDS Programs

The American Red Cross has Basic, African American, Hispanic and Workplace HIV/AIDS programs. Youth materials, including *Act SMART*, "The Party" and "Don't Forget Sherrie," are also available. Contact your local American Red Cross chapter or station for additional information.

**All people share the responsibility
to protect themselves and others
from HIV infection.**



American Red Cross

Together, we can save a life

This publication was supported by Cooperative Agreement No. U62/CCU 303031 from the Centers for Disease Control and Prevention (CDC) of the U.S. Public Health Service. Its contents are solely the responsibility of the American Red Cross and do not necessarily represent the official views of the CDC.



TRANSMITTAL REPORT

Gold Team Phone: 800-669-9100 Fax: 800-951-9430 email: nbgold@nacolah.com
Purple Team Phone: 866-606-2943 Fax: 800-978-7959 email: nbpurple@nacolah.com

PLEASE PRINT

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

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

BCX

TeleMed Interview. (The best day, time and number to call must be indicated on Part I of the application).

No TeleMed Interview (Complete Entire Application)

POLICY NUMBER: _____
(if applicable)

HAS THIS APPLICATION BEEN FAXED ? YES NO

If "No" please mail to:

**New Business Department
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)

Date submitted: _____

By: _____



L16831

Electronic Fund Transfer Authorization

Attach one preprinted, blank, voided check

Step 1. Applicant/Insured (Last Name, First, M.I)	Social Security No.	Policy Number (if known)
	- -	
	- -	

Step 2A. New Applicants - Select Option

Payment Frequency Monthly; Quarterly; Semi-annually

Payment Option 1: Deduct the **first and future** premium payments. (The first deduction will occur on or after the policy date and then at the intervals selected above.)

Payment Option 2: Deduct **future** premium payments only. (The initial premium payment is to be made by check. The day of the month in your policy date will be used to initiate future deductions at the intervals indicated above. Or, you may choose a specific day of the month between the 1st and 28th _____. Premium is due on or before the due date. For monthly deductions, selecting a day of the month that is after the policy day may initially result in deductions to pay both the current month and next month premiums.)

Address Change New Address _____

Step 2B. Existing Policy Owners/Payers

a. Payment Frequency Monthly; Quarterly; Semi-annually

b. Withdrawal Day of the Month (1st - 28th only): _____ Beginning: _____ MM/YY
(Note: If a specific day of the month is not indicated, the day in your policy date will be used. Premium is due on or before the due date. For monthly deductions, selecting a day of the month that is after the policy day may initially result in deductions to pay both the current and next month premiums.)

c. Withdrawal Amount: \$ _____ (For flexible premium policies only.)

d. Loan repayment amount: \$ _____ (Note: requires a minimum of \$1.00 billed for premium.)

Step 3. Financial Institution Information

Routing Transit No. (if known) _____

Bank Name _____ Account No. _____

Account Holder (Payer) Name (Please print.) _____

Enclose one preprinted, blank, voided check

Step 4. Authorization

I authorize the Company to initiate an automatic electronic payment from my account indicated above at the financial institution (Bank) indicated above and I authorize my Bank to honor the withdrawal(s). I authorize the adjustment of the dollar amount transferred from my account to correspond to periodic changes in the payment due under the terms of the policy. I understand that this authorization is to remain in effect until cancelled in writing either by me, the Company, or the Bank. Notice of five business days is required to change or terminate this authorization.

Payer Signature _____ Date _____

Terms and Conditions

If your automatic payment is to be taken on a weekend or holiday, such payment will be deducted on the next business day. Information as to each charge will be provided by an entry on your bank statement or by other advice from the bank. Deductions will be made on or about (after) the date requested. In the event a charge is inadvertently not made, the Company may charge the account at a later date. You will be notified prior to an increase in the deduction which may occur due to periodic changes in the premium due under the terms of the policy, if any. The Company may terminate this payment method if any charge is not paid upon presentation, or if more than two changes are requested in any 12 month period.

FOR OFFICE USE ONLY
Processed by: _____ Date: _____ Control #: _____



**IMPORTANT NOTICE:
 REPLACEMENT OF LIFE INSURANCE OR ANNUITIES**

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

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

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

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

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

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

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? YES NO
2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? YES NO

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

INSURER NAME	CONTRACT OR POLICY #	INSURED OR ANNUITANT	REPLACED (R) OR FINANCING (F)
1.			
2.			
3.			

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

The existing policy or contract is being replaced because _____.

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

 Applicant's Signature and Printed Name Date

 Producer's Signature and Printed Name Date

I do not want this notice read aloud to me. _____ (Applicants must initial only if they do not want the notice read aloud.)

Producer's Statement

I certify that only sales materials approved by North American Company for Life and Health Insurance were used in conjunction with this transaction, and copies of all sales materials including this Important Notice were left with the applicant. If applicable, electronically presented sales materials shall be provided in printed form to the applicant no later than at the time of policy or contract delivery.

 Producer's Signature and Printed Name Date



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A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

PREMIUMS:

- Are they affordable?
- Could they change?
- You're older--are premiums higher for the proposed new policy?
- How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES:

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

INSURABILITY:

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

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:

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

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

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

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:

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

RIGHT TO EXAMINE POLICY – It is important to us that you are satisfied with your policy and that it meets your insurance goals. Read it carefully. If you are not satisfied with it, you may return it to our Home Office or to your agent within 30 days after you received it. We will then void it and refund all premiums paid .



TEMPORARY LIFE INSURANCE AGREEMENT

Proposed Primary Insured	Proposed Additional Insured(s)
--------------------------	--------------------------------

Premium, authorization for initial EFT draft or credit card authorization has been received from _____ in the amount of \$_____ in payment of one full monthly premium for an insurance policy applied for on the life (lives) of the above named (Proposed Primary Insured/Proposed Additional Insured(s)), for whom an application (the "Application") dated _____ has been made to North American Company for Life and Health Insurance (the "Company"). **This Temporary Life Insurance Agreement does not provide any coverage except as provided herein. If any of the below representations are answered YES or LEFT BLANK, the agent is not authorized to accept any premium, authorization for initial EFT draft or credit card authorization, and there will be NO COVERAGE. There will also be no coverage under this receipt if Section 1035 exchange paperwork is received without premium payment. Premium may be paid by check or authorized withdrawal.**

I. REPRESENTATIONS

- | Has any person listed above as a Proposed Primary Insured or Proposed Additional Insured(s): | Yes | No |
|---|--------------------------|--------------------------|
| 1. In the past five years, been diagnosed, treated for, or been advised to be treated for: heart disease; vascular disease; stroke; cancer; leukemia; malignant tumor; alcohol or drug dependence or abuse; insulin dependent diabetes; or disorder of the brain or immune system? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. In the past five years, had any unintentional weight loss or any symptoms of a disease or an impairment for which a physician has not been consulted? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. In the past 90 days, been admitted, or medically advised by a member of the medical profession to be admitted, to a hospital or other licensed health care facility, had surgery performed or recommended, or been medically advised to have any diagnostic test that has not been completed?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. In the past ten years, been convicted of any criminal activity, or been held or served time in any type of incarceration, jail, penitentiary, prison, probation, or parole program? Or have any criminal charges pending against him/her at this time? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Is any person proposed for insurance under 15 days of age or over 70 years of age? | <input type="checkbox"/> | <input type="checkbox"/> |

II. TERMS AND CONDITIONS

1. AMOUNT OF COVERAGE APPLIED FOR: \$1,000,000 MAXIMUM FOR ALL APPLICATIONS OR AGREEMENTS

If one full monthly premium for the insurance applied for in the application for life insurance has been received as consideration by the Company from the Proposed Owner as advance payment for the life insurance and a Proposed Insured(s) dies while this Agreement is in effect, upon receipt of due proof of death, the Company will pay to the designated beneficiary the LESSER of

- (a) the amount of all death benefits applied for in the Application; or
- (b) \$1,000,000.

This total benefit applies to all insurance applied for under this and any other applications to the Company including any other temporary life insurance agreements.

2. DATE TEMPORARY COVERAGE BEGINS

Any temporary insurance under this Agreement will begin on the date the application is signed only if the Application is completed and signed by the Proposed Insured(s) and the Proposed Owner bearing the same date as this Temporary Life Insurance Agreement; one full monthly premium is collected; and all of the questions in the above Section of this Temporary Life Insurance Agreement are truthfully and completely answered "NO".

3. DATE TEMPORARY COVERAGE TERMINATES

The Temporary Life Insurance under this Agreement will terminate automatically on the earliest of:

- (a) 90 days from the date the Application was signed;
- (b) the date that insurance takes effect under the insurance contract(s) as applied for in the Application;
- (c) the date an insurance contract(s) other than as applied for in the Application, is offered to the Proposed Owner; or
- (d) the date the Company mails notice of termination of coverage and refunds the advance premium payment to the Proposed Owner at the address shown in the Application. The Company may cancel this coverage at any time.

4. SPECIAL LIMITATIONS

- (a) Fraud or material misrepresentation in the Application or in this Agreement shall invalidate this Agreement and the Company's only liability is to refund any advance premium payment made.
- (b) There is no insurance under this Agreement if the check, initial EFT draft or credit card authorization is not honored when presented.
- (c) If the Proposed Insured(s) dies by suicide, the Company's liability under this Agreement is limited to a refund of any advance premium payment made.
- (d) No agent or other person is authorized to accept money on a Proposed Insured under 15 days of age or over 70 years of age (age nearest birthday) from the date of this Agreement, nor will any insurance take effect for such person.
- (e) No agent is authorized to modify any of the provisions of this agreement.
- (f) The total of the amount payable under this and any other Temporary Life Insurance Agreement or application with the Company will not exceed \$1,000,000 for each life proposed for insurance.

5. General

Premium(s) will be returned if a policy is not delivered and no benefit is paid under this Agreement. If a policy is delivered, premium(s) will be applied to the first policy premium. Premiums are billed from the policy date. If the policy date is prior to the delivery date premiums will be based on the policy date.

I, the PROPOSED OWNER/PRIMARY INSURED/ADDITIONAL INSURED(S), declare that I have fully read and understand all the questions and the answers given in this Agreement and the Application and, that the answers I gave are true and complete. I, the Proposed Owner, agree that they are to be relied on for this coverage and declare that I have received a copy of this Agreement and that I have read and understand this Agreement. I agree to all the provisions, terms and limitations of this Agreement and acknowledge that I do not expect any insurance to become effective based on the application or under this Agreement other than as stated in the application and in this Agreement. I agree to be bound by all the answers, statements, and representations made in the Application and this Agreement.

Proposed Owner Name (Print)		Date
Proposed Owner Signature	Signed At (City/State)	
Proposed Primary Insured Name (if other than owner) (Print)		Date
Proposed Primary Insured Signature	Signed At (City/State)	
Proposed Additional Insured Name (Print)		Date
Proposed Additional Insured Signature	Signed At (City/State)	
Agent Name (Print)		Agent Phone Number
Agent Signature		Date

All premium checks must be made payable to **North American Company for Life and Health Insurance**. Do not make checks payable to the agent or leave the payee space blank. **No agent or other person is authorized to accept money on any application in excess of \$1,000,000. A temporary life insurance agreement cannot be accepted on any application in excess of \$1,000,000.**