



LEAVE WITH APPLICANT ACCELERATED BENEFIT SUMMARY AND DISCLOSURE STATEMENT

EFFECTIVE DATE – The Accelerated Benefit Endorsement effective date is the same as the Policy Date shown in the Policy Schedule.

PREMIUM – There is no cost for this Endorsement.

The accelerated death benefits provided under the endorsement of this life insurance Policy may provide benefits to pay for long-term care services but are NOT part of a long-term care or nursing home insurance Policy 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 are suitable for your needs. Receipt of accelerated death benefits under this Policy **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.

BENEFIT – Under the terms of the Endorsement, we will provide a payment of this Benefit during the lifetime of the Insured if the Insured develops a terminal illness. This will be an advance on the death benefit of this Policy. Payment of an Accelerated Benefit will reduce the amount of proceeds payable to your beneficiary.

The maximum amount of accelerated benefit payable is 75% of the Death Benefit (not to exceed \$250,000) of this Policy. Benefits will not be paid more than once for any terminal illness.

EFFECT OF THE BENEFIT – The Policy will stay in force. You must pay any required premium when due unless premiums are being waived under a waiver of premium rider. Where applicable, cash values and loan balances and paid-up insurance will be reduced in the same proportion as the amount of benefit paid under this Endorsement. The amount of insurance is the amount of life insurance coverage provided by the Policy to which this Endorsement is attached and may be defined in the policy as “Specified Amount”, “Face Amount” or “Amount of Insurance”.

NOTICE AND PROOF OF CLAIM – To apply for this benefit, You must send Us the following:

1. Your written election of this option;
2. Your written designation of us as an irrevocable beneficiary for the portion of the policy death benefit proceeds equal to the Amount of the Accelerated Benefit;
3. Proof acceptable to us from a licensed physician other than the Insured or a member of his immediate family that:
 - a. The Insured has been diagnosed as having a terminal illness;
 - b. Such terminal illness was first diagnosed while the Insured was covered under this policy; and
 - c. Such terminal illness is expected to result in death within two years.

We may require a second opinion and examination of the Insured at our expense by a physician designated by us.

We must receive a signed consent from any irrevocable beneficiaries and any assignees.

REINSTATEMENT OF ENDORSEMENT – If the base Policy terminated and is reinstated, the Endorsement may be included with the reinstated Policy, providing it was in force at the time of the Policy's termination.

Inquiries regarding this Summary should be directed to your agent, or to Us at:

**North American Company for Life and Health Insurance
Administrative Office
P.O. Box 5088
Sioux Falls, South Dakota 57117-5088**

Unless otherwise provided in the election of this option, the Payee may neither commute, anticipate, assign, alienate nor otherwise encumber any payment under this option. Proceeds under the policy and any rider and any payment under this endorsement will be exempt from the claims of creditors and from legal process to the extent permitted by law.



LEAVE WITH APPLICANT

ACCELERATED BENEFIT SUMMARY AND DISCLOSURE STATEMENT For Chronic Illness Accelerated Benefit Rider

EFFECTIVE DATE – The Chronic Illness Accelerated Benefit Rider takes effect on the Policy Date.

PREMIUM – There is no additional cost for the Chronic Illness Accelerated Benefit Rider provided under this life insurance Policy. However, an administrative fee is required when an Accelerated Benefit Payment is made.

The Accelerated Benefits provided under the Rider of this life insurance Policy may provide benefits to pay for long-term care services but are NOT part of a long-term care or nursing home insurance Policy and the amount these products pay may not be enough to cover Your medical, nursing home or other bills. Accelerated 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 Benefit for any purpose. Unlike conventional life insurance proceeds, amounts payable as Accelerated Benefits COULD BE TAXABLE UNDER SOME CIRCUMSTANCES. We recommend that You consult Your personal tax advisor prior to electing an Accelerated Benefit.

If You already have long-term care insurance, Medicaid, or similar coverage, You should consider whether the Accelerated Benefits provided under this Rider are suitable for Your needs. Receipt of Accelerated Benefits under this Rider 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.

BENEFIT

Upon written request by the owner (“You”) of the Policy, the company will pay an Accelerated Benefit described below, subject to the limitations and requirements outlined in this Rider. Any assignee or Irrevocable Beneficiary must consent before We make an Accelerated Benefit Payment. The maximum Death Benefit that We will accelerate on the Policy is \$1,000,000 under this Rider and any other Accelerated Benefit Rider or Endorsement attached to the Policy.

Under this Rider and while this Rider is in effect, You may elect to receive advancement of the Death Benefit, if the Insured has been Chronically Ill for at least 90 consecutive days.

An Insured qualifies as being Chronically Ill if the Chronic Illness First Manifests itself after the Effective Date and a Physician has certified within the last 12 months that the Insured:

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

Activities of Daily Living are: Bathing, Contenance, Dressing, Eating, Toileting, or Transferring.

Substantial Assistance means stand-by or hands-on assistance from another person without which the Insured receiving such assistance would be unable to perform Activities of Daily Living. Stand-by assistance means the presence of another person within arm’s reach of the Insured that is necessary to prevent, by physical intervention, injury to the Insured while he/she is performing Activities of Daily Living. Hands-on assistance means the direct physical assistance of another person.

Substantial Supervision means requiring continual supervision by another person to protect the Insured from threats to health or safety due to Severe Cognitive Impairment and may include cueing by verbal prompting, gestures, or other similar demonstrations.

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; or
4. Judgment as it relates to safety awareness.

The minimum Accelerated Death Benefit at each Election, except the Final Election, is the smaller of 5% of the Death Benefit on the Initial Election Date or \$75,000.

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

The Accelerated Benefit Payment (Payment) will be determined as of each Election Date. Each Payment will be paid in a lump sum, unless a Periodic Payment is chosen.

Under a Periodic Payment, We will divide the Payment into equal Periodic Payments that will be paid in lieu of a lump sum Payment. The Periodic Payments offered by this Rider are semi-annual payments.

Since the Accelerated Death Benefit is paid prior to death, the Payment received will be reduced by a discount factor and will be less than the amount accelerated.

A Final Election is available if the maximum Accelerated Death Benefit at the time of the Election is greater than the remaining Death Benefit in the Policy, minus the Residual Death Benefit. To make a Final Election, You must choose to accelerate all remaining Death Benefit in Your Policy minus the Residual Death Benefit. The Payment must first be applied to repay any Policy Debt.

Residual Death Benefit – Upon the death of the Insured, We will pay the Beneficiary any remaining portion of the Death Benefit that We have not accelerated to the Owner under this Rider. If a Final Election has occurred, the Residual Death Benefit will be paid to the Beneficiary in a lump sum upon due proof of the death of the Insured. The Residual Death Benefit will be the greater of 5% of the Death Benefit on the Initial Election Date or \$10,000.

EFFECT OF THE BENEFIT

Accelerated Benefits paid under this Rider will reduce the Policy's Death Benefit, Specified Amount and Policy values, if any, which include but are not limited to the Account Value, Surrender Value, and amount available for loan.

You may obtain Policy loans as described under the loan provisions of the Policy. A portion of the Accelerated Benefit Payment will be used to repay any Policy Debt. Following a Final Election, Policy loans are not available.

After the Initial Election Date, no additional Riders or Endorsements may be added to the Policy to which this Rider is attached.

An Election is effective for 12 months starting from the Election Date. While an Election is in effect, the Policy to which this Rider is attached will not enter the Grace Period. If the total Accelerated Death Benefits received under this Rider are equal to or greater than the Cumulative Accelerated Benefit Percentage, shown in the Schedule of Policy Benefits for this Rider, multiplied by the Death Benefit on the Initial Election Date, the Policy will not enter the Grace Period for the remaining life of the Policy.

While an Election is in effect, Partial Surrenders are not available. If the total Accelerated Death Benefits received under this Rider are equal to or greater than the Cumulative Accelerated Benefits Percentage, shown in the Schedule of Policy Benefits for this Rider, multiplied by the Death Benefit on the Initial Election Date, Partial Surrenders are not available for the remaining life of this Policy.

While an Election is in effect, You cannot elect to increase or decrease the Specified Amount or change the Death Benefit Option on the Policy. If the total Accelerated Death Benefits received under this Rider are equal to or greater than the Cumulative Accelerated Benefit Percentage, shown in the Schedule of Policy Benefits for this Rider, multiplied by the Death Benefit on the Initial Election Date, You cannot elect to increase or decrease the Specified Amount or change the Death Benefit Option for the remaining life of this Policy.

If You elect to increase the Specified Amount or change from a Level Death Benefit Option to an Increasing Death Benefit Option while this Rider is in effect, but the evidence of insurability is not satisfactory to meet the requirements for this Rider, the total Death Benefit that We will accelerate on the Policy under this Rider will be limited to the Death Benefit immediately prior to the increase or change in the Death Benefit Option.

If You have enacted a Policy provision or Rider or Endorsement, which restricts You from making any changes to Your Death Benefit, You may not elect Accelerated Benefits under this Rider. This includes any restrictions specified by a Policy provision or Rider or Endorsement, which provide over-loan protection.

Upon a Final Election, all Riders and Endorsements attached to the Policy, except this Rider, will terminate on the final Election Date. A sample illustration of the Impact of Accelerated Benefits on a Policy is given on the following page.

Sample Illustration of Impact of Accelerated Benefits on Policy Provisions For Chronic Illness Accelerated Benefit Rider

Immediately prior to Initial Election:

Death Benefit (DB)	\$100,000
Specified Amount	\$100,000
Account Value	\$30,000
Policy Debt	\$10,000
Surrender Value	\$20,000
Account Value – Policy Debt	\$30,000 – \$10,000

Initial Election:

Minimum Accelerated DB	\$5,000
5% of DB or \$75,000 if smaller	
Maximum Accelerated DB	\$24,000
24% of DB or \$240,000 if smaller	
Residual DB	\$10,000
5% of DB or \$10,000 if greater	
Requested Accelerated DB	\$20,000

Immediately after Initial Election:

Death Benefit	\$80,000
Reduced by Accelerated DB	
\$100,000 – \$20,000	
Specified Amount	\$80,000
Reduced by Accelerated DB / DB	
Reduced by \$20,000 / \$100,000 = 20%	
\$100,000 * (100% – 20%)	
Account Value	\$24,000
Reduced by Accelerated DB / DB	
Reduced by \$20,000 / \$100,000 = 20%	
\$30,000 * (100% – 20%)	
Debt Repayment Amount	\$2,000
Policy Debt * Accelerated DB / DB	
\$10,000 * \$20,000 / \$100,000	
Policy Debt	\$8,000
Reduced by Debt Repayment Amount	
\$10,000 – \$2,000	
Surrender Value	\$16,000
Account Value – Policy Debt	
\$24,000 – \$8,000	



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.



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.

25. SPECIAL REQUESTS or DETAILS

TO BE COMPLETED FOR MILITARY PERSONNEL (Including National Guard and Reserves)

26. Permanent Home of Record Street City State Zip Code

27. Military Address Street City State Zip Code

28. Job Duties 29. Are you currently drawing extra duty or hazard pay? Yes No

30. Military Information USA USN USAF Other (Specify) Military ID _____
 Pay Grade _____ Rotation Date _____ Expected Discharge Date _____

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

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

UNDERWRITING QUESTIONS

Question 33 must be completed for all proposed insureds, including CTR. Details to "Yes" answers are to be provided in the Details Section below.

- | | Yes | No |
|--|--------------------------|--------------------------|
| 33. Has any person proposed for insurance: | | |
| (a) In the past 10 years used barbiturates, hallucinatory drugs, narcotics including crack, ecstasy, opium derivatives, marijuana, LSD, PCP, or any derivatives of these drugs, or been advised by a licensed medical professional to get, or undergone any treatment, counseling or hospitalization for drug abuse? If yes, complete Drug Questionnaire | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) In the past 10 years been advised by a licensed medical professional to limit your alcohol use or been advised to get, or undergone any treatment or counseling or hospitalization for alcoholism, excessive alcohol use or abuse? Or, have you subsequently consumed alcohol after receiving counseling or treatment for alcohol use? Or, drink on average more than 3 alcoholic drinks per day? If yes, complete Alcohol Questionnaire. | <input type="checkbox"/> | <input type="checkbox"/> |
| (c) In the past 10 years had their driver's license revoked or suspended or been convicted of reckless driving, driving without a valid license, or for driving while under the influence of alcohol or drugs (DWI, DUI)? | <input type="checkbox"/> | <input type="checkbox"/> |
| (d) Had more than one speeding violation, or any motor vehicle moving violations or accidents or been arrested for driving under the influence of alcohol within the past five years? | <input type="checkbox"/> | <input type="checkbox"/> |
| (e) In the past 10 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 them at this time? | <input type="checkbox"/> | <input type="checkbox"/> |
| (f) Flown a plane in the past 24 months or plan to fly in the next 12 months as a pilot, copilot, student pilot, military pilot, engineer or in any other capacity except as a regularly scheduled commercial airline pilot or fare-paying passenger? If yes, complete Aviation Questionnaire. | <input type="checkbox"/> | <input type="checkbox"/> |
| (g) In the past 12 months or in the next 12 months, engaged in or plan to engage in activities including: hang gliding, skydiving, motor vehicle/cycle racing, rock climbing, ballooning, bungee jumping, mountain climbing, motor boat racing, snowmobile racing, ultra light aircraft flying, scuba diving to more than 50 feet in depth, or in caves, ship wrecks or deep seas or other extreme sports? If yes, please complete applicable Underwriting Questionnaire.. | <input type="checkbox"/> | <input type="checkbox"/> |
| (h) In the past 10 years been refused for life insurance or charged an extra premium for life insurance? | <input type="checkbox"/> | <input type="checkbox"/> |
| (i) Traveled to or resided for more than 30 days outside of the U.S., U.S. territories, Canada, or Japan within the past 12 months or plan to travel to or reside outside of the U.S., U.S. territories, Canada, or Japan in the next 12 months? If yes, complete the Foreign Travel and Residence Questionnaire. | <input type="checkbox"/> | <input type="checkbox"/> |
| (j) Have any bankruptcy pending or expect to file bankruptcy in the next 12 months? | <input type="checkbox"/> | <input type="checkbox"/> |

DETAILS TO 'YES' ANSWERS FOR QUESTIONS FROM SECTION 33(a) THROUGH 33(j)

Question #	Proposed Insured's Name	Dates and Details

Questions 34 through 37 must be completed for all proposed insureds, including CTR, not subject to a full paramedical exam. Details to "Yes" answers are to be provided in the Details Section below.

34. In the past 10 years, has any person proposed for insurance been diagnosed by a licensed medical professional, treated or advised to get treatment from a licensed medical professional, hospitalized, or presently taking prescription(s) or medication(s) for any of the following disease(s) or disorder(s):
- | | Yes | No |
|--|--------------------------|--------------------------|
| (a) Angina, chest pain, heart attack, heart failure, heart surgery, irregular heartbeat, abnormal EKG, coronary artery bypass, angioplasty, stents, peripheral vascular disease, poor circulation, valvular heart disease, cardiomyopathy or heart murmur? | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) High blood pressure, hypertension or abnormal cholesterol levels? | <input type="checkbox"/> | <input type="checkbox"/> |
| (c) Stroke, seizures, epilepsy, dizziness, fainting, memory disorder or any other neurological or brain disorder? | <input type="checkbox"/> | <input type="checkbox"/> |
| (d) Multiple Sclerosis, neuritis, neuropathy, paralysis, muscular dystrophy, Parkinson's disease or any other disorder of the muscles? | <input type="checkbox"/> | <input type="checkbox"/> |
| (e) Arthritis, chronic pain, fibromyalgia, connective tissue disease, lupus or scleroderma? | <input type="checkbox"/> | <input type="checkbox"/> |
| (f) Cancer, malignancy, tumor, melanoma, lymphoma, Hodgkin's disease or leukemia? | <input type="checkbox"/> | <input type="checkbox"/> |
| (g) Chronic obstructive pulmonary or lung disease, chronic bronchitis, emphysema, sarcoidosis, asthma, shortness of breath, tuberculosis or sleep apnea? | <input type="checkbox"/> | <input type="checkbox"/> |
| (h) Diabetes, abnormal blood sugar, sugar in the urine, disease or disorders of the adrenal, parathyroid, pituitary or thyroid glands? | <input type="checkbox"/> | <input type="checkbox"/> |
| (i) Disorder of the kidney, bladder or urinary system, abnormal PSA, abnormal PAP smear without subsequent normal PAP smear or protein or blood in the urine? | <input type="checkbox"/> | <input type="checkbox"/> |
| (j) Anemia, hemophilia, clotting disorder or any other disorder of the blood? | <input type="checkbox"/> | <input type="checkbox"/> |
| (k) Immune Deficiency disorder (Acquired Immune Deficiency Syndrome (AIDS)), AIDS related complex (ARC) or been told test results indicate exposure to the AIDS virus? | <input type="checkbox"/> | <input type="checkbox"/> |
| (l) Colitis, ulcerative colitis, Crohn's, esophageal varices, peptic or gastric ulcer, intestinal or rectal bleeding, diverticulitis, colon polyps, cirrhosis, hepatitis, liver failure, liver impairment, loss of bowel function or other disease or disorder of the liver or pancreas? | <input type="checkbox"/> | <input type="checkbox"/> |
| (m) Depression, anxiety, stress, eating disorder or any other nervous, mental or emotional condition? | <input type="checkbox"/> | <input type="checkbox"/> |
| (n) Any mental or physical disorder or medically or surgically treated condition not listed above? | <input type="checkbox"/> | <input type="checkbox"/> |
35. Other than indicated above, has any person proposed for insurance:
- | | | |
|---|--------------------------|--------------------------|
| (a) Had a parent or sibling who before age 60 was diagnosed with or died from cardiovascular disease, stroke, cancer (except basal or squamous cell cancer of the skin), Huntington's Chorea, familial polyposis or polycystic kidney disease? If yes, provide age at onset and current age if living. If deceased, age at death. | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) Had a weight gain or loss of 10 or more pounds within the past 12 months for any reason other than pregnancy? | <input type="checkbox"/> | <input type="checkbox"/> |
| (c) In the past 12 months been advised by a licensed medical professional to have a check up, EKG, X-ray, blood or urine test or any other diagnostic test or are you now planning to seek medical advice or treatment for any reason? | <input type="checkbox"/> | <input type="checkbox"/> |
| (d) In the past 12 months been advised by a licensed medical professional to be admitted to a hospital, medical facility, nursing home or assisted living facility? | <input type="checkbox"/> | <input type="checkbox"/> |
36. Is any person proposed for insurance currently taking any prescription medications, herbal remedies or non-prescription medications for any disease or disorder not listed above? If yes, list the medications and remedies and the reasons for which they are taken.
37. Is any person proposed for insurance currently receiving or have an application pending for any illness or disability benefits or compensation?

DETAILS TO 'YES' ANSWERS FOR QUESTION 34 THROUGH 37

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

38. If not listed above, please provide full name, address and phone numbers of licensed medical professional(s) consulted in the past five years for each person proposed for coverage.
- | |
|--|
| |
| |
| a. Date and findings of last visit: |
| |
| b. Tests performed and treatment received: |
| |

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		

<p>Please indicate by placing an O if ordered or A if attached next to the requirement.</p> <table style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Proposed Insured (1)</th> <th style="text-align: left;">Requirement</th> <th style="text-align: left;">Proposed Insured (2)</th> </tr> </thead> <tbody> <tr><td>_____</td><td>Paramedical Exam</td><td>_____</td></tr> <tr><td>_____</td><td>Date ordered _____</td><td>_____</td></tr> <tr><td>_____</td><td>Physical Measurements/Vitals</td><td>_____</td></tr> <tr><td>_____</td><td>MD Exam</td><td>_____</td></tr> <tr><td>_____</td><td>EKG</td><td>_____</td></tr> <tr><td>_____</td><td>Treadmill</td><td>_____</td></tr> <tr><td>_____</td><td>APS Dr. _____</td><td>_____</td></tr> <tr><td>_____</td><td>Date ordered _____</td><td>_____</td></tr> <tr><td>_____</td><td>Vendor Name _____</td><td>_____</td></tr> <tr><td>_____</td><td>APS Dr. _____</td><td>_____</td></tr> <tr><td>_____</td><td>Date ordered _____</td><td>_____</td></tr> <tr><td>_____</td><td>Vendor Name _____</td><td>_____</td></tr> <tr><td>_____</td><td>Confidential Financial Statement</td><td>_____</td></tr> <tr><td>_____</td><td>Urine/HIV</td><td>_____</td></tr> <tr><td>_____</td><td>Full Blood Profile</td><td>_____</td></tr> <tr><td>_____</td><td>Replacement Forms</td><td>_____</td></tr> <tr><td>_____</td><td>Illustration</td><td>_____</td></tr> <tr><td>_____</td><td>Cover Letter</td><td>_____</td></tr> <tr><td>_____</td><td>Underwriter Checklist</td><td>_____</td></tr> <tr><td>_____</td><td>Other (describe) _____</td><td>_____</td></tr> </tbody> </table>	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) _____	_____	<p>Please complete the following:</p> <p><input type="checkbox"/> BCX</p> <p><input type="checkbox"/> TeleMed Interview. (The best day, time and number to call must be indicated on Part I of the application).</p> <p><input type="checkbox"/> No TeleMed Interview (Complete Entire Application)</p> <p>POLICY NUMBER: _____ (if applicable)</p> <p>HAS THIS APPLICATION BEEN FAXED ? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>If "No" please mail to:</p> <p style="text-align: center;">New Business Department North American Company One Sammons Plaza Sioux Falls, SD 57193</p> <hr/> <p>Special Requests/Remarks (i.e. Policy Date, Trust Date, 1035 Information etc. Include cover letter for financial justification or special circumstances)</p>
Proposed Insured (1)	Requirement	Proposed Insured (2)																																																														
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_____	Cover Letter	_____																																																														
_____	Underwriter Checklist	_____																																																														
_____	Other (describe) _____	_____																																																														

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 #: _____



(To be used where the existing and proposed policies are written by different companies.)

IMPORTANT NOTICE REGARDING REPLACEMENT OF LIFE INSURANCE

Our agent is recommending to you that you purchase a life insurance policy from us. In connection with this purchase, you have indicated either as a result of his recommendation or at your own initiative, that you may terminate or change your existing policy issued by another insurance company or that you may obtain a loan from that company against your policy to pay premiums on the proposed policy. Any of these actions is a replacement of life insurance. This notice must be given to you. Please read this notice.

Whether it is to your advantage to replace your existing insurance coverage, only you can decide. It is in your best interest, however, to have adequate information before a decision to replace your present coverage becomes final so that you may understand the essential features of the proposed policy and of your existing insurance coverage.

To this end, we are required to give you a Policy Summary including complete information on the proposed policy no later than when that policy is delivered to you. In addition, we are required to notify the insurance company that issued your existing policy. That company may then furnish you with additional information concerning your existing policy. You may want to contact that company or its agent for further information and advice or discuss your purchase with other advisors. The information you receive will be of value to you in reaching a final decision.

If either the proposed policy or the existing insurance you intend to replace is a participating policy, you should be aware that dividends may materially reduce the cost of insurance and are an important factor to consider. Dividends, however, are not guaranteed.

You should also recognize that a policy which has been in existence for a period of time may have certain advantages to you over a new policy. If the policy coverages are basically similar, the premiums for a new policy may be higher because rates increase as your age increases. Under your existing policy, the period of time during which the issuing company could contest the policy because of a material misstatement or omission on your application, or deny coverage for death caused by suicide, may have expired or may expire earlier than it will under the proposed policy. Your existing policy may have options which are not available under the policy being proposed to you or may not come into effect under the proposed policy until a later time during your life. Also, your proposed policy's cash values and dividends, if any, may grow slower initially because the company will incur the cost of issuing your new policy. On the other hand, the proposed policy may offer advantages which are more important to you.

If you are considering borrowing against your existing policy to pay the premiums on the proposed policy, you should understand that in the event of your death, the amount of any unpaid loan, including interest, will be deducted from the benefits of your existing policy thereby reducing your total insurance coverage.

After we have received your application and notified the other insurance company you will have twenty days from the date the proposed policy is delivered to you to cancel the policy issued on your application and receive back all payments you made to us.

We are required by state regulation to delay the issuance of the policy for which you are making application for twenty days from the date on which we send your existing insurer notification that their policy will be replaced.

CAUTION

If, after studying the information made available to you, you decide to replace the existing life insurance with our life insurance policy, you are urged not to take action to terminate or alter your existing life insurance coverage until after you have been issued the new policy, examined it and have found it to be acceptable to you. If you should terminate or otherwise materially alter your existing coverage and fail to qualify for the life insurance for which you have applied, you may find yourself unable to purchase other life insurance or able to purchase it only at substantially higher rates.

I have received and read a copy of this Replacement Notice.

(Signed) _____ Date _____
 Applicant/Proposed Insured

(Signed) _____ Date _____
 Agent

Copy — Proposed Insured Copy — Company Copy — Agent



TEMPORARY LIFE INSURANCE AGREEMENT

Proposed Primary Insured	Proposed Additional Insured(s)
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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.**