



# NEW BUSINESS MEMO

## PROVIDER WHOLE LIFE

**Telephone: 800-428-3001**

**Regular Mail:**

United Home Life Insurance Company  
 P.O. Box 7192  
 Indianapolis, IN 46207-7192

**Overnight Mail:**

United Home Life Insurance Company  
 225 South East St  
 Indianapolis, IN 46202

FAX Number: 317-692-7711	_____ # pages including cover
Agt Name: _____	Agt # _____
Agt Phone: _____	Agt Fax: _____
Agt Email Address: _____@_____.	
How do you prefer to be notified if we should need any underwriting requirements? <input type="checkbox"/> E-Mail <input type="checkbox"/> Fax <input type="checkbox"/> US Mail	
Street _____ City _____ State _____ Zip Code _____	
Did you personally see all persons proposed for insurance and personally view a photo ID (driver's license, passport) of the proposed owner and/or insured? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If No, how was the application taken? Solicited by: <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	
<input type="checkbox"/> Fax or Other _____	
Did you identify any unusual behavior or suspicious activity by the proposed owner or insured? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If Yes, please explain. _____	
<p><b>PHI'S:</b> We require Personal History Interviews on all Applicants for this plan of insurance. As the agent, you can initiate the interview from the client's home by calling 866-333-6557 (M-F, 8:30 a.m.-8:30 p.m. EST). Tell the operator this interview is for United Home Life Insurance Company. A traditional PHI will be ordered by the Home Office if a Point of Sale PHI is not completed by you. Detailed explanation is on our website at <a href="http://www.unitedhomelife.com">www.unitedhomelife.com</a>.</p> <p>Did you complete a POS PHI with your client? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If we have to conduct a PHI with your client, what is the best time to reach the client?</p> <p>Home phone (_____) _____ available days? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Business phone (_____) _____ available days? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Cell phone (_____) _____ available days? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If a language other than English is required, please specify below.</p>	
Special Instructions you want us to know: _____	
_____	

### Application Completion "Tips"

1. Make sure to use the app with the correct state variations
2. Make sure to obtain signature of the proposed Insured age 15 and older.
3. If Child Rider is requested, submit application 200-359
4. If the first premium is going to be drafted from the client's bank account, *provide a copy of a voided check!* Otherwise, the case will be unnecessarily delayed
5. Print legibly in English
6. Keep original app until policy is issued
7. Keep fax confirmation message that fax was successful

**MAIL POLICY TO:**     **Applicant**             **Agent**

# Provider Whole Life Insurance Application

United Home Life Insurance Company • 225 S. East St. • P.O. Box 7192 • Indianapolis, IN 46207-7192 • 1-800-428-3001

1. Last Name		First Name		Middle Initial	Date of Birth (M-D-Y)	State of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female
Marital Status	Height	Weight	Social Security Number	Drivers License No. _____ State _____		U.S. Citizen: <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If no, give immigration status/type of visa:</i>	
Street Address			City	State	Zip Code	Phone Number ( )	
2. Employer/Occupation/Duties/How Long There					2.a. How many hours worked per week?		
3. Beneficiary Name (for the Face Amount listed in 6.b.)				Relationship		Age	
a. Primary							
b. Contingent				Relationship		Age	
4.a. Owner Name				Relationship		Social Security Number	
Owner Street Address			City	State	Zip Code		
4.b. Contingent Owner Name				Relationship		Social Security Number	
5. Billing Street Address			City	State	Zip Code		
Secondary Addressee (For Past Due Notice)	Name	Street		City	State	Zip Code	
6.a. Plan of Insurance: Provider _____							
6.b. Face Amount: \$ _____ If this face amount is \$25,000 or greater, the Company will issue the policy with a face amount 1% higher at no additional charge. The corresponding increase in death benefit will be paid to the Charitable Gift Beneficiary you designate below.							
6.c. If the Face Amount shown above is \$25,000 or greater:							
1. List the Charitable Gift Beneficiary							
Name _____		Address _____					
(If none chosen, Charitable Gift Beneficiary will be American Red Cross.)							
2. The following benefits will be attached to the policy: Life Threatening Cancer Accelerated Benefit Rider and Common Carrier Accidental Death Benefit Rider.							
6.d. If the issue age of the proposed insured is 17 years or less, the following benefit will be attached to the policy: Guaranteed Insurability Benefit Rider.				6.e. Waiver of Premium <input type="checkbox"/>		6.f. Modal Premium: <input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Qtrly. <input type="checkbox"/> PAC Modal Premium Amount \$ _____	
7. Do you have any existing life insurance policies or annuity contracts? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," please complete any necessary replacement forms.							
8. Name of physician last consulted and name of family physician if different: <b>(Required)</b>							
Physician _____				Date _____			
Address _____				Phone No. ( ) _____			
Reason, Diagnosis and/or Treatment _____							
Family Physician _____							
9. Have you:							
a. used nicotine in any form in the past 12 months? If yes, indicate type <input type="checkbox"/> cigarettes <input type="checkbox"/> cigars <input type="checkbox"/> pipe <input type="checkbox"/> chewing <input type="checkbox"/> snuff <input type="checkbox"/> other _____ (nicotine replacement products)							<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Used nicotine in any form in the past and quit? If yes, date last used? _____							<input type="checkbox"/> Yes <input type="checkbox"/> No
10. In the past 10 years have you had or been diagnosed or treated for any disease or disorder of:							
a. throat, nose, lungs or respiratory system such as tuberculosis, shortness of breath, asthma, bronchitis, chronic obstructive pulmonary disease, emphysema, or sleep apnea?							<input type="checkbox"/> Yes <input type="checkbox"/> No
b. heart, circulatory, cerebrovascular system such as high or low blood pressure, chest pain, heart attack, coronary artery disease, congestive heart failure, heart murmur, stroke, TIA (Transient Ischemic Attack), peripheral vascular disease, anemia, Sickle Cell Anemia?							<input type="checkbox"/> Yes <input type="checkbox"/> No

**10. (continued)**

c. digestive system (stomach, intestines, rectum, liver, pancreas, gallbladder) such as ulcer, colitis, Crohn's disease, hepatitis B & C, cirrhosis or pancreatitis?	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. brain, nervous system, paralysis, convulsions, seizures, epilepsy or mental disorders such as depression, anxiety, Schizophrenia, Bipolar disorder, suicide attempt, eating disorder, multiple sclerosis, Alzheimer's disease, or dementia?	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. kidney, urinary, bladder, reproductive, breast or prostate disorders such as kidney disease, stone, colic, stricture, sexually transmitted disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. muscles, bones, joints, skin such as arthritis, rheumatoid arthritis, fractures, back problems, lupus, ALS-Lou Gehrig's Disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. cancer, tumor or polyps, melanoma or other malignancy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. endocrine system such as diabetes, thyroid disorder, goiter?	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. eyes or ears such as impaired sight or hearing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
j. AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS related complex) or AIDS related conditions or any other immune disorders?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**11. Have you:**

a. had a chronic cough, significant weight change (more than 10 lbs. other than normal growth for children), chronic fatigue, diarrhea or enlarged glands within the past two years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. had an electrocardiogram, x-ray, blood test, urinalysis or any other diagnostic tests within the past 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. tested positive for antibodies to the AIDS (Human T-cell Lymphotropic Type III HTL V-II) virus within the past ten years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. consulted a medical practitioner or received hospital or sanitarium care in the past 5 years other than listed in Section 8?	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. been declined, postponed, limited or had a policy issued other than as applied for on any life, health or disability insurance or reinstatement thereof in the past 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. had surgical procedure, been advised to have or contemplated any surgical procedure, operation or organ transplant within the past ten years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. been rejected, deferred or discharged by the armed forces for a physical or mental condition?	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. used (other than prescribed by a physician) narcotics, LSD, cocaine, amphetamines, barbiturates or marijuana; or been dependent upon or excessively used, alcohol, drugs or narcotics (whether prescribed by a physician or not); or been treated, or been advised to seek treatment or counseling for alcohol or drug usage; or been arrested or awaiting trial for DUI or substance violation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. had a driver's license revoked or suspended or ever been arrested or convicted for other than a misdemeanor; or had in the past two years two or more moving violations or two or more vehicle accidents?	<input type="checkbox"/> Yes <input type="checkbox"/> No
j. engaged in or contemplated engaging in sky diving, racing, any other hazardous sport or any type of flying as a pilot or crew member in the past five years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
k. applied for or received any kind of benefits, pension or disability for any injury, sickness or impaired condition in the past five years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
l. had any application for any other life, health or disability income insurance now pending or contemplated with this company or any other company?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**12. Are you:**

a. currently taking any medications? (indicate type and dosage in Section 14)	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. currently pregnant, if female? (If yes, include due date _____)	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. now under the observation of a medical practitioner or receiving any kind of medical treatment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. aware of any symptoms for which you have not yet consulted a medical practitioner?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**13. Do your parents or siblings now have or had in the past: cancer, heart or kidney disease or any other hereditary disease prior to age 60? If yes, give details below.**

Relationship	Age if living	Age at Death	Health Condition	Cause of Death

**14. Details of "Yes" answers to any Questions:**

Dates	Name and Address of Physician	Diagnosis	Treatment

I hereby apply for the insurance indicated above and I am submitting the first premium. I certify that the answers are true and accurate whether written by my own hand or not. I understand that my Policy will not be effective until the date it is issued by the Company.

I declare that I have read and received a copy of the Fair Credit Reporting Act/MIB, Inc., Notice.

**AUTHORIZATION**

I hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, insurance company, or MIB, Inc., or other organization, institution, or person, that has any records or knowledge of me or my dependents or our health, to give the United Home Life Insurance Company or its reinsurer(s) any such information. I understand that I am giving permission to release medical information which may include treatment of physical and/or emotional illness, communicable diseases, alcohol or drug abuse treatment and/or HIV, AIDS, or AIDS-related information.

I understand that United Home Life Insurance Company may require that I submit to an HIV (HTL VIII) Screen; I authorize that test for underwriting purposes.

A photographic copy of this authorization shall be as valid as the original. This release may be used for any legitimate insurance purpose for up to two (2) years from the date the contract is issued.

**\*\*\*WARNING\*\*\***

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 policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder 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.

\$ \_\_\_\_\_ paid with application.

I acknowledge receipt of the Terminal Illness Accelerated Benefit Disclosure Statement with a numerical illustration showing the effect of the accelerated benefit on the policy face amount.

Dated \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_  
City State Month Year

X \_\_\_\_\_ X \_\_\_\_\_  
Signature of Owner (if other than Proposed Insured) Signature of Proposed Insured

To the best of my knowledge and belief the applicant does  does not  have any existing life insurance policies or annuity contracts.

I certify that I have provided the proposed insured a copy of the Terminal Illness Accelerated Benefit Disclosure Statement with a numerical illustration.

X \_\_\_\_\_ X \_\_\_\_\_  
Printed Agent Name Agent's Signature

Agent Code \_\_\_\_\_ Agent's E-Mail \_\_\_\_\_

Agent: Phone # \_\_\_\_\_ Fax# \_\_\_\_\_ License Identification Number (\_\_\_\_\_) \_\_\_\_\_  
State

**Please select one:**

**Underwriting Information:**

- Standard (Juvenile Age 0-17)
- Standard Tobacco
- Standard Non tobacco
- Preferred Non tobacco

**Check or money order must accompany. All premium checks must be made payable to United Home Life Insurance Company. Do not make check or money order payable to the agent or leave the Payee blank. Include copy of voided check for bank draft.**

**AUTHORIZATION TO HONOR CHECKS DRAWN BY THE UNITED HOME LIFE INSURANCE COMPANY, Indianapolis, Indiana**

Please select **ONLY** one option, complete bank information and sign authorization below.

- Draft my account for the first premium (initial premium may be drafted upon receipt of this application). Please draft subsequent premiums on the \_\_\_\_\_ day of each month.
- Draft my account for the first premium on: \_\_\_\_\_ . All subsequent drafts will occur on this same day each month. *Month, Day*
- Do **NOT** draft my account for the first premium. The initial premium is attached, is being mailed or will be collected on delivery. Please draft subsequent premiums on the \_\_\_\_\_ day of each month.

**I understand that my policy will not be effective until the date it is issued by the Company.**

All premium checks must be made payable to United Home Life Insurance Company. Do not make check payable to the agent or leave payee blank.

TO: \_\_\_\_\_ Bank \_\_\_\_\_ Bank Address \_\_\_\_\_

**As a convenience to me, I hereby request and authorize you to pay and charge to my account debit entries drawn on my account by and payable to the order of the United Home Life Insurance Company, Indianapolis, Indiana, provided there are sufficient collected funds in said account to pay the same upon presentation. I agree that your rights in respect to each such debit entry shall be the same as if it were a debit entry drawn on you and signed personally by me. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice, I agree that you shall be fully protected in honoring any such debit entry.**

I further agree that if any such debit entry be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

Account No. \_\_\_\_\_ Date \_\_\_\_\_ Bank signature of Premium Payor \_\_\_\_\_

PLEASE DETACH AND GIVE TO APPLICANT

If you do not receive your Policy within 60 days from the date of your application, please write to UNITED HOME LIFE INSURANCE COMPANY, P.O. Box 7192, Indianapolis, Indiana 46207-7192

UNITED HOME LIFE INSURANCE COMPANY, Indianapolis, Indiana (Herein referred to as the Company)

All premium checks must be made payable to United Home Life Insurance Company. Do not make check payable to the agent or leave payee blank.

I understand that my policy will not be effective until the date it is issued by the company.

RECEIPT

Received from \_\_\_\_\_ The sum of \$ \_\_\_\_\_

Being the 1st premium of \_\_\_\_\_ mode

Type of proposed insurance \_\_\_\_\_ Amount of proposed insurance \$ \_\_\_\_\_

This receipt shall be void if given for check or draft which is not honored on presentation.

Dated at \_\_\_\_\_ on \_\_\_\_\_ Month \_\_\_\_\_ Day \_\_\_\_\_ Year

Agent Signature \_\_\_\_\_

FAIR CREDIT REPORTING ACT/MIB, INC., NOTICE

In compliance with the provisions of the FAIR CREDIT REPORTING ACT, this notice is to inform you that in connection with your application for insurance an investigative consumer report may be prepared. Such a report includes information as to the consumer's character, general reputation, personal characteristics, and mode of living and is obtained through personal interviews with friends, neighbors, and associates of the consumer. Upon written request, a complete and accurate disclosure of the nature and scope of the report, if one is made, will be provided.

Information regarding your insurability will be treated as confidential. United Home Life Insurance Company or its reinsurer(s) 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 about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. 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, telephone number 866-692-6901 (TTY 866-346-3642 for hearing impaired).

United Home Life Insurance Company or its reinsurer(s) may also release information in its file to other life 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.

IMPORTANT INFORMATION FOR VERIFYING IDENTIFICATION

To help fight the funding of terrorism and money-laundering activities, Federal law requires all financial institutions (including insurance companies) to obtain, verify and record information that identifies each person who engages in certain transactions. This means that when you apply for permanent life insurance or annuity products we will verify your name, residential address, date of birth, and other information that allows us to identify you. We may also ask to see your driver's license or passport.

Terminal Illness Accelerated Benefit Disclosure Statement

Benefits paid under this benefit may be taxable. If so, the Owner or Beneficiary may incur a tax obligation. As with all tax matters, a personal tax advisor should be consulted to assess the impact of this benefit.

Description of Benefits - This Benefit provides you with the right to access the Death Benefit (discounted at interest for one year)\* on the life of the Insured if the Insured is diagnosed with a life expectancy of twelve (12) months or less.

There is no additional premium charge for the Terminal Illness Accelerated Benefit Rider.

Effect on the Policy - When the accelerated benefit is paid, the policy terminates.

Example - This example is for illustration only, uses a \$100,000 policy and an interest rate of 7%.\* The amounts shown are not based on your specific policy.

Accelerated Benefit Payment Amount equals the Death Benefit discounted at interest for one full year.

Death Benefit	\$100,000.00
Less 7%	<u>6,542.06</u>
Accelerated Benefit	<b>\$ 93,457.94</b>

\*The interest rate used to discount this benefit is defined in Section A of your Terminal Illness Accelerated Benefit Rider.



## Authorization for Release of Medical Information

United Home Life Insurance Company  
P.O. Box 7192, Indianapolis IN 46207-7192

**This authorization complies with the HIPAA Privacy Rule.**

\_\_\_\_\_  
Name of proposed insured/patient (**please type or print**)

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date of Birth

**I authorize** any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy or pharmacy benefit manager, 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, prescription history, medications prescribed and any other protected health information concerning me to United Home Life Insurance Company. 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 any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose my entire medical record without restriction.

This protected health information is to be disclosed under this Authorization so that United Home Life Insurance Company may: 1) underwrite my application for coverage, make 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 United Home Life Insurance Company.

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 providing written request for revocation to: United Home Life Insurance Company at P.O. Box 7192, Indianapolis IN 46207-7192, Attention: Director, Life Underwriting. I understand that a revocation is not effective to the extent that any of My Providers has already relied on this Authorization to disclose information about me or to the extent that United Home Life Insurance Company has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information that is disclosed pursuant to this authorization may be re-disclosed and no longer covered by federal rules governing privacy and confidentiality of health information.

I understand that My Providers may not refuse to provide treatment or payment for health care services if I refuse to sign this authorization. I further understand that if I refuse to sign this authorization to release my complete medical record, United Home Life Insurance 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 understand that any authorized representative or I have received a copy of this authorization.

\_\_\_\_\_  
Signature of Proposed Insured/Patient or Personal Representative

\_\_\_\_\_  
Date

\_\_\_\_\_  
Description of Personal Representative's Authority or Relationship to Patient



## Authorization for Release of Medical Information

United Home Life Insurance Company  
P.O. Box 7192, Indianapolis IN 46207-7192

**This authorization complies with the HIPAA Privacy Rule.**

\_\_\_\_\_  
Name of proposed insured/patient (**please type or print**)

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date of Birth

**I authorize** any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy or pharmacy benefit manager, 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, prescription history, medications prescribed and any other protected health information concerning me to United Home Life Insurance Company. 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.

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\_\_\_\_\_  
Signature of Proposed Insured/Patient or Personal Representative

\_\_\_\_\_  
Date

\_\_\_\_\_  
Description of Personal Representative's Authority or Relationship to Patient