



ACCIDENTAL DEATH -NEW BUSINESS MEMO

WHOLE LIFE PROTECTOR

APPLICATION

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: _____@_____.

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? Yes No

If No, how was the application taken? Solicited by: Mail Telephone Internet

Fax or Other _____

Did you identify any unusual behavior or suspicious activity by the proposed owner or insured? Yes No

If Yes, please explain. _____

Did you provide the proposed insured completed Disclosure Statements (form 200-660 1-10 (PA) for the Whole Life coverage and form 200-658 1-10 (PA) for the Accidental Death coverage) and submit the signed Certificate of Delivery? Yes No

If No, the application cannot be processed.

Special Instructions to Agent on determining the base policy face amount:

To determine face amount of Whole Life Protector base policy (6.a. on p. 1 of application), choose one of these options:

	Amounts Available		
	Option 1	Option 2	Option 3
Base Coverage (6.a.)	\$125	\$188	\$250
Rider Coverage (6.b.)	\$50,000	\$75,000	\$100,000
Annual Premium	\$147.50	\$196.25	\$245.00

Special Instructions you want us to know: _____

- ### Application Completion "Tips"
1. Make sure to use the app with the correct state variations
 2. 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
 3. Print legibly in English
 4. Keep original app until policy is issued
 5. Keep fax confirmation message that fax was successful

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

Whole Life Protector 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	Social Security Number		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

3.a. Primary Beneficiary Name	Relationship	Age	
3.b. Contingent Beneficiary Name	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. <input type="checkbox"/> Whole Life Protector - Base Policy \$	6.b. <input type="checkbox"/> Accidental Death Benefit Rider \$	6.c. Modal Premium: <input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Qtrly. <input type="checkbox"/> PAC Modal Premium Amount \$
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7. Will this insurance replace or change any existing life insurance policies or annuities? Yes No If "Yes," please complete any necessary replacement forms.

8. In the past 3 years, have you had any participation in, or contemplate any future participation in any hazardous sport or aviation, or had your drivers license suspended or revoked or in the past 5 years have you been convicted of operating a vehicle while intoxicated? **If yes, does not qualify for plan.** Yes No

I hereby apply for the insurance indicated above and I am submitting the first premium. All statements are complete and true to the best of the knowledge and belief of the individuals who made them. 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.

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

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.

\$ _____ paid with application.

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 insurance applied for herein is is not intended to replace or change any existing life insurance or annuity coverage.

X _____ X _____
Printed Agent Name Agent's Signature

Agent Code _____ Agent's E-Mail _____

Agent: Phone # _____ Fax# _____ License Identification Number (_____) _____
State

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 _____

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.

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 _____



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.

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.

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Signature of Proposed Insured/Patient or Personal Representative

Date

Description of Personal Representative's Authority or Relationship to Patient

UNITED HOME LIFE INSURANCE COMPANY

**Commonwealth of Pennsylvania
DISCLOSURE STATEMENT**

THIS DISCLOSURE STATEMENT WITH ALL APPLICABLE BLANKS FILLED IN IS FOR YOUR PROTECTION. IT GIVES YOU BASIC INFORMATION ABOUT THE COST AND COVERAGE OF THE INSURANCE BEING SOLICITED. READ IT CAREFULLY BEFORE SIGNING ANY AGREEMENT TO BUY LIFE INSURANCE.

THIS DISCLOSURE STATEMENT SHALL NOT BE CONSIDERED AS AN OFFER TO CONTRACT OR AS ALTERING OR MODIFYING ANY POLICY OR RIDER THAT MAY BE ISSUED.

Name of Proposed Insured: _____ Age: _____ Sex: _____

Name of Agent Preparing Disclosure: _____

Agent Home or Agency Address: _____

Telephone Number of Agent: _____

Name of Insurer: United Home Life Insurance Company

Home Office Address of Insurer: 225 S. East Street, Indianapolis, IN 46202

Direct all correspondence to: United Home Life Insurance Company's Home Office

	Descriptive Title of Coverage	Face Amount of Coverage (1) If not applicable, Description of Coverage	Annual Premium If not known, Premium for Mode Quoted (2)
Policy			
Rider(s)			
Supplemental Benefit(s) (Built into Policy)			The cost is included in the premium for the policy.

(1) The face amount of coverage of the policy changes as follows: _____

(2) The premium for the policy and riders changes; the ultimate annual premium will be \$ _____
at _____ policy year.

Guaranteed Cash Value: If you continuously pay your premiums on this policy as they come due, you will have the following guaranteed cash value for each \$100 of Face Amount. You may borrow against this cash value at an annual _____% loan interest charge.

Number of Years Policy Has Been In Force	5	10	20	Age 65
Total Accumulated Cash Value per \$100				

A Surrender Comparison Index will be provided upon delivery of the policy or earlier if requested. This Index provides one means of comparing the relative costs of two or more similar policies. (Not applicable for Term Life Insurance.)

The prospective insured has _____ has not _____ requested an earlier delivery of the Index.

Upon request, either the company or agent will furnish you with additional information about the insurance described.

UNITED HOME LIFE INSURANCE COMPANY

**Commonwealth of Pennsylvania
DISCLOSURE STATEMENT**

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THIS DISCLOSURE STATEMENT SHALL NOT BE CONSIDERED AS AN OFFER TO CONTRACT OR AS ALTERING OR MODIFYING ANY POLICY OR RIDER THAT MAY BE ISSUED.

Name of Proposed Insured: _____ Age: _____ Sex: _____

Name of Agent Preparing Disclosure: _____

Agent Home or Agency Address: _____

Telephone Number of Agent: _____

Name of Insurer: United Home Life Insurance Company

Home Office Address of Insurer: 225 S. East Street, Indianapolis, IN 46202

Direct all correspondence to: United Home Life Insurance Company's Home Office

	Descriptive Title of Coverage	Face Amount of Coverage (1) If not applicable, Description of Coverage	Annual Premium If not known, Premium for Mode Quoted (2)
Policy			
Rider(s)			
Supplemental Benefit(s) (Built into Policy)			The cost is included in the premium for the policy.

(1) The face amount of coverage of the policy changes as follows: _____

(2) The premium for the policy and riders changes; the ultimate annual premium will be \$ _____
at _____ policy year.

Guaranteed Cash Value: If you continuously pay your premiums on this policy as they come due, you will have the following guaranteed cash value for each \$1,000 of Face Amount. You may borrow against this cash value at an annual _____% loan interest charge.

Number of Years Policy Has Been In Force	5	10	20	Age 65
Total Accumulated Cash Value per \$1,000				

A Surrender Comparison Index will be provided upon delivery of the policy or earlier if requested. This Index provides one means of comparing the relative costs of two or more similar policies. (Not applicable for Term Life Insurance.)

The prospective insured has _____ has not _____ requested an earlier delivery of the Index.

Upon request, either the company or agent will furnish you with additional information about the insurance described.

United Home Life Insurance Company

**Commonwealth of Pennsylvania
Certificate of Delivery**

Re: _____
Proposed Insured

I hereby certify that written disclosure statements of the policy applied for were given to the applicant no later than the time that the application was signed by the applicant.

Date

Agent