



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. _____ Did you provide the proposed insured a completed Disclosure Statement (form 200-658 1-10 (PA)) and submit the signed Certificate of Delivery? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, the application cannot be processed.	
<p>PHI'S: 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 www.unitedhomelife.com.</p> Did you complete a POS PHI with your client? <input type="checkbox"/> Yes <input type="checkbox"/> No If we have to conduct a PHI with your client, what is the best time to reach the client? Home phone (____) _____ available days? <input type="checkbox"/> Yes <input type="checkbox"/> No Business phone (____) _____ available days? <input type="checkbox"/> Yes <input type="checkbox"/> No Cell phone (____) _____ available days? <input type="checkbox"/> Yes <input type="checkbox"/> No If a language other than English is required, please specify below.	
Special Instructions you want us to know: _____	
<p>Application Completion "Tips"</p> <ol style="list-style-type: none"> 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, <i>provide a copy of a voided check!</i> 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: Whole Life							
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 benefit will be attached to the policy: Common Carrier Accidental Death Benefit Rider.							
6.d. If the issue age of the proposed insured is 17 years or less, and the face amount of the policy is \$25,000 or greater, 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. Will this insurance replace or change any existing life insurance policies or annuities?					<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: (Required)							
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?							<input type="checkbox"/> Yes <input type="checkbox"/> No
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)							
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

10. (continued)

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
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

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. ever been treated for or ever had Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or HIV disease, had any condition which you were medically advised is related to AIDS, or ever tested positively for HIV, AIDS or ARC?	<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 by a medical professional to have 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. been medically treated for, been medically advised to have treatment or received counseling for alcoholism, addiction, drug use, dependency, or abuse?	<input type="checkbox"/> Yes <input type="checkbox"/> No
j. 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
k. 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
l. 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
m. 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 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

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. All statements are complete and true to the best of the knowledge and belief of the individuals who made them. I UNDERSTAND COVERAGE WILL NOT BECOME EFFECTIVE UNTIL THE FIRST PREMIUM IS PAID AND THE POLICY IS DELIVERED TO THE OWNER.

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*****

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 _____, _____ Year
City State Month

X _____ X _____
Signature of Owner (if other than Proposed Insured) Signature of Proposed Insured

Signature of Parent or Guardian (Required when Proposed Insured's age is 17 or under.)

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

<p>Please select one:</p> <p>Underwriting Information:</p> <p><input type="checkbox"/> Standard (Juvenile Age 0-17)</p> <p><input type="checkbox"/> Standard Tobacco</p> <p><input type="checkbox"/> Standard Non tobacco</p> <p><input type="checkbox"/> Preferred Non tobacco</p>
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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 COVERAGE WILL NOT BECOME EFFECTIVE UNTIL THE FIRST PREMIUM IS PAID AND THE POLICY IS DELIVERED TO THE OWNER.

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 COVERAGE WILL NOT BECOME EFFECTIVE UNTIL THE FIRST PREMIUM IS PAID AND THE POLICY IS DELIVERED TO THE OWNER.

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.

UNITED HOME LIFE INSURANCE COMPANY

**TERMINAL CONDITION LIMITED LIFE EXPECTANCY
ACCELERATED BENEFIT**

DISCLOSURE STATEMENT

THERE WILL BE NO DEATH BENEFIT PAYABLE UNDER THE POLICY NOR WILL ANY ADDITIONAL PREMIUM PAYMENTS BE DUE AFTER AN ACCELERATED BENEFIT IS PAID.

THIS BENEFIT WILL END UPON TERMINATION OF THE POLICY TO WHICH THE RIDER IS ATTACHED.

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 Limited Life Expectancy Terminal Condition Benefit Rider.

Conditions

Payment of the accelerated benefit is subject to the following conditions:

1. The policy must be in force; and
2. The payment of the accelerated benefit must be approved in writing by any irrevocable beneficiary or assignee.

Effect on the Policy

When the accelerated benefit is paid, the policy terminates.

I ACKNOWLEDGE RECEIPT OF THIS DISCLOSURE

Signature of Agent Date Signature of Owner Date

*The interest rate used to discount this benefit is defined in Section A of your Limited Life Expectancy Terminal Condition Accelerated Benefit Rider.

UNITED HOME LIFE INSURANCE COMPANY

**TERMINAL CONDITION LIMITED LIFE EXPECTANCY
ACCELERATED BENEFIT**

DISCLOSURE STATEMENT

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Description of Benefits

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There is no additional premium charge for the Limited Life Expectancy Terminal Condition Benefit Rider.

Conditions

Payment of the accelerated benefit is subject to the following conditions:

1. The policy must be in force; and
2. The payment of the accelerated benefit must be approved in writing by any irrevocable beneficiary or assignee.

Effect on the Policy

When the accelerated benefit is paid, the policy terminates.

I ACKNOWLEDGE RECEIPT OF THIS DISCLOSURE

Signature of Agent

Date

Signature of Owner

Date

*The interest rate used to discount this benefit is defined in Section A of your Limited Life Expectancy Terminal Condition 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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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.

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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 \$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 a written disclosure statement of the policy applied for was given to the applicant no later than the time that the application was signed by the applicant.

Date

Agent