

B. Other than as stated in 4A, has any immediate family member of the Proposed Insured (parents, siblings or children), been diagnosed with heart disease prior to age 50, Amyotrophic Lateral Sclerosis (ALS), polycystic kidney disease, porphyria, cardiomyopathy, sickle cell anemia, Huntington's disease, aneurysm, or cancer? yes no
(Please provide details including type, age of onset, and relationship(s) to Proposed Insured.)

Details: _____

C. Is there a family history of mental illness, suicide, or substance abuse in your immediate family (parents and siblings only)? yes no
(Please provide details including diagnosis and relationship(s) to Proposed Insured.)

Details: _____

5. Personal Health History

A. Has the Proposed Insured **ever** been diagnosed as having, been treated for, or consulted a member of the medical profession for:

1) high cholesterol? yes no
Date of diagnosis _____ most recent level _____ treatment _____

2) high blood pressure? yes no
Date of diagnosis _____ most recent reading _____ treatment _____

3) diabetes? yes no
Date of diagnosis _____ most recent HgbA1c _____ treatment _____

B. Has the Proposed Insured **ever** been diagnosed as having, been treated for, or consulted a member of the medical profession for:

1) coronary artery disease, heart attack, chest pain, shortness of breath, irregular heartbeat, heart murmur, or other disorder or disease of the heart? yes no

2) blood clot, clotting disorder, aneurysm, stroke, transient ischemic attack (TIA), peripheral vascular disease, or other disease, disorder or blockage of the arteries or veins? yes no

3) cancer, leukemia, lymphoma, tumors or growths, masses, cysts or other similar abnormalities? yes no

4) pituitary, thyroid, adrenal, or disease or disorder of any other glands? yes no

5) anemia, hemophilia, sickle cell anemia, or other disease or disorder of the blood, lymphatic system or immune system? yes no

6) colitis, Crohn's disease, hepatitis, colon polyps, or any disorder of the throat, esophagus, gall bladder, stomach, liver, pancreas or intestine? yes no

7) disorder of the kidneys, bladder, prostate or reproductive organs or protein or blood in the urine? yes no

8) asthma, chronic bronchitis, emphysema, chronic obstructive pulmonary disease (COPD), cystic fibrosis, sleep apnea or other breathing or lung disorder? yes no

9) seizures, cerebral palsy, Down syndrome, autism spectrum disorder, Parkinson's disease, multiple sclerosis, severe headaches, disorder or injury of the brain, spinal cord or nervous system? yes no

10) attention deficit hyperactivity disorder (ADHD), memory loss, dementia or Alzheimer's disease? yes no

11) anxiety, eating disorder, depression, suicide attempt, bipolar disease, post-traumatic stress disorder (PTSD), hallucinations, psychosis, schizophrenia, or other psychiatric conditions? yes no

12) arthritis, muscle disorders, Amyotrophic Lateral Sclerosis (ALS), fibromyalgia, muscular dystrophy, chronic pain, connective tissue disease, autoimmune disease or other bone or joint disorders? yes no

13) glaucoma, macular degeneration, optic neuritis or any disorder of the eyes, ears or skin? yes no

(For any yes answers, provide details such as: date of diagnosis, date of last treatment; name, address, and phone number of doctor; tests performed; test results; medications, hospitalization, ER visit, recommended treatment or any other pertinent details.)

Details _____

C. **Other than previously stated**, has the Proposed Insured taken any medications, had treatment or therapy or been under medical observation within the **past 12 months**? yes no
(If yes, provide details such as: date of diagnosis; name, address, and phone number of doctor; tests performed; test results; medications or recommended treatment.)

Details _____



- D.** Has the Proposed Insured in the **past 12 months** had but NOT consulted a medical professional for:
- 1) fainting spells, dizziness, numbness, headaches, convulsions or paralysis? yes no
 - 2) pain or discomfort in the chest, shortness of breath, hoarseness, unexplained cough or coughing up of blood?... yes no
 - 3) disorders of the stomach, intestines or rectum, rectal bleeding or blood in the urine? yes no
 - 4) sores that have not healed or changes in the appearance of a mole? yes no
 - 5) anxiety, depression, loss of memory, disorientation or confusion? yes no
- (For any yes answers, list condition such as: date of first occurrence; symptoms; and how treated.)*

Details _____

- E.** Within the **past 5 years**, has the Proposed Insured used alcoholic beverages? yes no
 If yes, Average number of drinks per week _____ Maximum number of drinks per day _____
 Type (Beer, Wine, Liquor) _____ Date of last use _____

- F.** Has the Proposed Insured **ever**:
- 1) used cocaine, heroin, methamphetamine, hallucinogens, stimulants or any other habit-forming drug except as prescribed by a medical professional? yes no
 - 2) used marijuana (prescribed or otherwise) in any form? yes no
 - 3) used a controlled substance or prescription drug in a manner other than prescribed by a physician? yes no
 - 4) sought or received medical advice, counseling or treatment by a medical professional to discontinue or reduce the use of alcohol or drugs, including prescribed controlled substances? yes no
- If answered "Yes" to F1 through F4, please provide details below.

Type of drug(s) and/or alcohol _____ Date last used _____
 Frequency of use: Daily Weekly Monthly Amount typically used: _____
 Name(s) of doctor/facility _____ Phone _____
 Address _____ City, State _____ ZIP _____
 Treatment Dates _____
 Support group(s) _____
 Was treatment or support group attendance court ordered? yes no
 Details of any drug or alcohol related arrests _____

- G.** Has the Proposed Insured **ever** tested positive for the Human Immunodeficiency Virus (HIV) or been diagnosed or treated by a member of the medical profession for Acquired Immune Deficiency Syndrome (AIDS)? yes no
(If yes, provide details such as: date of diagnosis; name, address, and phone number of doctor.)

Details _____

- H.** Other than previously stated, in the **past 5 years**, has the Proposed Insured:
- 1) been hospitalized, consulted a member of the medical profession or had any illness, injury or surgery? yes no
 - 2) been advised by a member of the medical profession concerning any abnormal diagnostic test results, been advised to see a specialist, or been advised to have any diagnostic test, hospitalization, surgery, or treatment that was NOT completed (except for those tests related to the Human Immunodeficiency Virus), or does the proposed insured have any test results pending? yes no
 - 3) undergone any self-administered laboratory test other than those for pregnancy or Human Immunodeficiency Virus (HIV)? yes no
 - 4) made a claim for or received benefits, compensation, payment or pension for any injury, sickness, disability, or impaired condition? yes no

(For any yes answers, provide details such as: date of diagnosis; name, address, and phone number of doctor; tests performed; test results; medications, hospitalization, ER visit, recommended treatment or any other pertinent details.)

Details _____



I. Has the Proposed Insured had any emergency room, emergency clinic, walk-in clinic, or free clinic visits during the **past 5 years**? yes no
(If yes, provide details such as: reason for visit; date; name, address, and phone number of facility; resolution of condition; or any other pertinent details.)

Details _____

J. Has the Proposed Insured **ever** been advised to or chosen to enter a nursing home, hospice, or assisted living facility? yes no
(If yes, provide details such as: reason for visit; date; name, address, and phone number of facility; resolution of condition; or any other pertinent details.)

Details _____

K. Within the **last 2 years** has the Proposed Insured:

- 1) experienced fainting, stumbling or falling while walking, problems with balance, deterioration in vision or hearing, or shortness of breath? yes no
- 2) received home health care services, physical therapy or rehabilitation therapy? yes no
- 3) required the use of a cane, walker, wheelchair, other assistive device, or resided in an assisted living facility?.... yes no
- 4) required assistance or supervision with or had any limitations in performing any of the following daily activities: bathing, bladder and/or bowel control, eating, dressing, toileting or transferring (moving into or out of a bed, chair or wheelchair)? yes no
- 5) required assistance with routine activities such as: using the phone, taking medications, paying bills, shopping, driving a car, traveling outside of the home or preparing meals? yes no

(For any yes answers, provide details such as: date of diagnosis; name, address, and phone number of doctor; tests performed; test results; medications, hospitalization, ER visit, recommended treatment or any other pertinent details.)

Details _____

L. Has the Proposed Insured been treated for or been diagnosed with, or does the Proposed Insured have, any other medical, physical, or psychological condition **NOT** disclosed above? yes no
(If yes, list condition and details such as: date of first occurrence; symptoms; and how treated.)

Details _____



Agreement and Signatures

I, the Proposed Insured signing below, acknowledge that I have read the statements contained in this application and any attachments or they have been read to me. My answers to the questions in this application are true and complete to the best of my knowledge and belief. I understand that this application: (1) consists of Part A, Part B, and if applicable, related attachments including certain questionnaire(s), supplement(s) and addendum(s); and (2) is the basis for any policy and any rider(s) issued. I understand that no information about me will be considered to have been given to the Company by me unless it is stated in the application. I agree to notify the Company of any changes in the statements or answers given in the application between the time of application and delivery of any policy. I understand that any misrepresentation contained in this application and relied on by the Company may be used to reduce or deny a claim or void the policy if: (1) such misrepresentation materially affects the acceptance of the risk; and (2) the policy is within its contestable period.

Fraud

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

SIGNATURE OF PROPOSED INSURED

Signed at (city, state) _____ On (date) _____

X
(If under age 16, signature of parent or guardian)

SIGNATURE(S) OF INTERVIEWER(S) – TO BE SIGNED BY ALL INTERVIEWERS, AS APPLICABLE

I certify that the information supplied by the Proposed Insured has been truthfully and accurately recorded on the Part B application.

If Agent recorded information

Writing Agent Name (Please print)

Writing Agent #

Date

X
Writing Agent Signature

If Tele-interviewer recorded information

Name (Please print)

Company

Date

If Paramedical Examiner/Medical Doctor recorded information

Examiner Address _____ **Paramed: Use company stamp below.**

Examiner Phone # _____

Examiner Name _____

X
Examiner Signature

Date _____



EXAMINATION
Physical Measurements

1. Proposed Insured

A. _____
 First Name MI Last Name

B. Build: Measured Height (*in shoes 1in heel or less*) _____ ft _____ in Measured Weight (*clothed*) _____ lbs

1) Did you measure the Proposed Insured's height..... yes no

2) Did you weigh Proposed Insured? yes no

3) If unable to obtain measured height or weight, please provide reason _____

C. Blood Pressure and Pulse

Blood Pressure: Three readings required, spaced at least five minutes apart.

Pulse: Only required once if heart rate between 50-100 bpm, otherwise obtain three measurements.

Select cuff size: Standard BP cuff Large BP cuff

	1st Reading	2nd Reading	3rd Reading
Systolic BP			
Diastolic BP			
Pulse Rate			
Irregularities Per Min.			

D. Have any of the following been completed in conjunction with this exam? Blood Urine EKG

E. Examiner observations and remarks

1) Is appearance unhealthy or older than stated age?..... yes no

2) Are there any obvious physical abnormalities?..... yes no

3) Did anyone assist the Proposed Insured in answering any questions?..... yes no

4) Does Proposed Insured use any device to aid in locomotion (e.g. cane, walker, wheelchair)? yes no

5) Does Proposed Insured use any other assistive device not previously disclosed (e.g. oxygen, prosthetic limb)? ... yes no

6) Does Proposed Insured seem confused, disoriented or otherwise impaired?..... yes no

7) Does Proposed Insured have any speech difficulties or use a voice prosthesis?..... yes no

8) Was this appointment conducted in a language other than English? (if yes, indicate language and who provided interpretation or translation services) yes no

9) Do you have any pertinent information or observation not previously disclosed? yes no

Details _____

F. Are you related to the Proposed Insured by blood or marriage or do you have a business or professional relationship with the Proposed Insured? (*If yes, explain*) yes no

Report By Examining Medical Doctor

Instructions to doctor:

To be completed in private by doctor only. Examination of heart and lungs must be with stethoscope against bare skin.

1) Heart

a. Is there any cyanosis, edema, or evidence of peripheral vascular disease, arteriosclerosis or other cardiovascular disorder? yes no

b. Is heart enlarged? (*If yes, describe*) yes no

c. Is murmur present? (*If yes, complete question d*) yes no

d. Murmur is:

Constant Transmitted to where? _____

Inconstant Localized at: Apex Base Elsewhere

Systolic (*Give details*) _____

Diastolic Murmur grade: (*Please circle*) 1/6 2/6 3/6 4/6 5/6 6/6

After valsalva, murmur is:

Unchanged Decreased Increased Absent

Your impression _____



Report by Examining Medical Doctor (continued)

2) Has this examination revealed any abnormality of the following: *(Provide details to yes answers below)*

a) Eyes, ears, nose, mouth and throat? *(If vision or hearing is markedly impaired, indicate degree and correction)*.... yes no

Details _____

b) Endocrine system *(including thyroid)*?..... yes no

Details _____

c) Nervous system *(including reflexes, gait, paralysis)*? yes no

Details _____

d) Respiratory system?..... yes no

Details _____

e) Abdomen *(including scars)*? yes no

Details _____

f) Genito-urinary system?..... yes no

Details _____

g) Skin *(including scars)*, lymph nodes, blood vessels?..... yes no

Details _____

h) Musculoskeletal system *(including spine, joints, amputations, deformities)*? yes no

Details _____

Signature

Paramedical Examiner/Medical Doctor Signature

I certify that this exam was conducted the _____ day of _____, 20 _____, at _____ am pm

Location of Exam _____ **Paramed: Use company stamp below.**

Examiner Address _____

Examiner Phone # _____

Examiner Name _____

Examiner Signature **X**

(Agent should inform Paramedical Examiner/Medical Doctor of proper location to send form upon completion)

