

**A PROPOSED INSURED INFORMATION**

1. Name (Last, First, Middle Initial)	2. Date of Birth (MM/DD/YYYY) 06/01/1950	3. Age 68	4. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
5. a. Mailing Address			
b. Street Address (If different than Mailing Address.)			
c. Years at current address: _____ If less than five (5) years, prior address is needed.			d. Email Address
6. Phone Number <input type="checkbox"/> Home <input type="checkbox"/> Cell <input type="checkbox"/> Work	7. SSN or Taxpayer ID	8. Place of Birth (City, State, Country)	
9. Is The Proposed Insured also the Owner? (if Yes, skip B)..... <input type="checkbox"/> Yes <input type="checkbox"/> No			

**B OWNER INFORMATION**

1. Name (Last, First, Middle Initial)	2. Relationship to Proposed Insured	3. SSN or Taxpayer ID
4. a. Mailing Address		
b. Street Address (If different than Mailing Address.)		c. Email Address

**C BENEFICIARY INFORMATION** (Include percentage shares. If shares are not given, they will be equal.)

<i>If not specified, all beneficiaries will be Primary.</i>	Name	Date of Birth (MM/DD/YYYY)	Phone Number	Relationship	% of Share (Must total 100%)
Primary					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					

**D PRODUCT INFORMATION**

Product Name: Eagle Premier Series  Face Amount: \$ \_\_\_\_\_  Solve for Face Amount  
*(if Guaranteed Issue product is elected, skip F)*

Premium Mode: Monthly Bank Draft Modal Premium: \$ \_\_\_\_\_  Check here to select Automatic Premium Loan

**E REPLACEMENT INFORMATION**

1. Is there any existing life insurance or annuity coverage on the life of any Proposed Insured? .....  Yes  No  
 If **Yes**, provide information in the table below and answer question 2. If **No**, skip question 2, and proceed to the next applicable section.

Proposed Insured's Name (Last, First, Middle Initial)	Company	Owner (Last, First, Middle Initial)	Amount	Accidental Death Benefit	Policy Date

2. Will the life insurance applied for replace, or otherwise reduce in value, any existing life insurance or annuity now in force? .....  Yes  No  
 Complete the replacement form(s) in accordance with applicable state replacement regulations. Replacement forms must be submitted with the application.  
**APPLICATION AND REPLACEMENT FORMS(S) MUST BE COMPLETED AND DATED ON THE SAME DAY.**

**F PROPOSED INSURED HEALTH INFORMATION**

N/A – Skip this section if Guaranteed Issue Product is Elected.

Information regarding Your insurability will be treated as confidential. Americo Financial Life and Annuity Insurance Company (Americo) is a member of MIB, Inc. (MIB). Americo, or its reinsurers, may make a brief report to MIB, which operates an information exchange on behalf of its members. If You apply to another member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB may supply such company with the information in its file. Americo or its reinsurers may also release information to other insurance companies to whom You may apply for life or health insurance, or to whom a claim for benefits may be submitted. It is Americo's practice to prohibit third parties who lawfully receive nonpublic health information from redisclosing or reusing the disclosed information. You may request to see the information kept in Your MIB file. You may also contact MIB and seek a correction for any errors in Your file.

Your authorization permits any insurance or reinsurance company, licensed medical physician, medical professional, hospital, pharmacy or pharmacy benefit manager, records custodians, other medical or medically related facility, clearing house, consumer reporting agency, and/or MIB, Inc. that has any information about You, or anyone listed in this application that are proposed to be insured, to give Americo, its reinsurers or any MIB authorized third-party administrator performing underwriting services on Americo's behalf, information about other insurance coverage, age, general character, habits, finances, motor vehicle records, medical care or advice about any physical or mental condition, including information about medications prescribed, chart notes, labs, x-rays and special tests, information on the diagnosis and treatment of Human Immunodeficiency Virus (HIV) infection, sexually transmitted diseases, and the use of drugs, alcohol, tobacco and psychotherapy notes and alcoholism, required by Americo to determine insurability and/or claims eligibility, for the duration of the claim. Health information obtained will not be re-disclosed without Your authorization unless permitted by law, in which case it may not be protected under federal privacy rules.

You may obtain a copy of this Medical Information Authorization on request. This Authorization will be valid for 2 years from the date signed, as permitted per applicable law in the state where the policy is delivered or issued for delivery. This Authorization may be revoked; however, it may not be revoked during the contestability period of the policy or to the extent Americo has taken action in reliance on this Authorization. Notice of revocation may be sent, in writing, to Americo at its Administrative Office address.

I understand that the aforementioned parties requesting access to my (electronic or paper) medical records are acting as a patient authorized representative and will attempt to access my medical records in the most efficient manner possible, including electronic interchange through a Health Information Exchange or directly through My Providers' electronic health record system.

Signature located on Medical Information Authorization

Signature of Proposed Insured (required)

Date

1. Have You used any nicotine products (including, but not limited to, cigarettes, cigars, pipes, chewing tobacco, snuff, alternative nicotine delivery devices such as nicotine chewing gum or lozenges, nicotine patches or e-cigarettes or any device used for the vaporization of liquid nicotine) within the last 12 months? .....  Yes  No

2. Height: ' " | 3. Weight:

	Yes	No
4. Have You ever been diagnosed, treated, tested positive, or been given medical advice, or prescribed medication by a licensed member of the medical profession for:		
a. Alzheimer's disease, dementia, memory loss, muscular dystrophy, or ALS (Lou Gehrig's disease)? .....	<input type="checkbox"/>	<input type="checkbox"/>
b. Congestive heart failure defibrillator placement, cardiomyopathy, chronic kidney disease or kidney failure, or received kidney dialysis?....	<input type="checkbox"/>	<input type="checkbox"/>
c. Cirrhosis of the liver, Hepatitis (all forms, excluding recovered Hepatitis A), or liver failure? .....	<input type="checkbox"/>	<input type="checkbox"/>
d. Emphysema, chronic obstructive pulmonary disease (COPD), or any other chronic respiratory or lung problem, excluding allergies or asthma? .....	<input type="checkbox"/>	<input type="checkbox"/>
e. Metastatic cancer (cancer that has spread to other parts of the body)?.....	<input type="checkbox"/>	<input type="checkbox"/>
f. Two or more occurrences of cancer of any kind or a reoccurrence of a previous cancer? .....	<input type="checkbox"/>	<input type="checkbox"/>
g. AIDS, ARC, or HIV?.....	<input type="checkbox"/>	<input type="checkbox"/>

5. In the past 24 months, have You been diagnosed, treated, tested positive, or been given medical advice by a licensed member of the medical profession for:		
a. Internal cancer, brain tumor, or malignant melanoma (excluding basal cell skin cancer)?.....	<input type="checkbox"/>	<input type="checkbox"/>
b. Complications of diabetes, including amputation, retinopathy (eye disease), nephropathy (kidney disease), neuropathy, insulin shock, or diabetic coma?.....	<input type="checkbox"/>	<input type="checkbox"/>

6. In the past 24 months, have You been diagnosed treated, tested positive received medical advice, counseling, or been prescribed medication by a licensed member of the medical profession for drug or alcohol abuse/dependency or addiction? .....  Yes  No

7. Within the last 12 months, have You been advised, by a licensed member of the medical profession, to have tests, surgery or hospitalization (except for those related to HIV or AIDS), which have not been completed, or are You waiting for a medical diagnosis or results of medical tests or procedures which have not been received? .....  Yes  No

8. In the past 12 months, have You been diagnosed, treated, tested positive, been given medical advice or prescribed medication by a licensed member of the medical profession for:		
a. Angioplasty (balloon procedure), stent placement, or heart bypass surgery? .....	<input type="checkbox"/>	<input type="checkbox"/>
b. Stroke; heart attack, heart valve disease, coronary disease, angina (chest pain), or heart disorder (excluding hypertension)? .....	<input type="checkbox"/>	<input type="checkbox"/>

9. Have You received advice from a licensed member of the medical profession to have, are You waiting for, or have You ever received, an organ or tissue transplant? .....  Yes  No

- |   | Yes                      | No                       |
|---|--------------------------|--------------------------|
| 10. Are You now, or within the past 6 months have you been:   |                          |                          |
| a. Hospitalized for 48 hours or more, bedridden or confined to or living in a nursing facility or correctional facility? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Receiving or been advised by a member of the medical profession to receive hospice care?.....  | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Receiving home health care for a chronic or debilitating condition?.....   | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Receiving assistance with activities of daily living, including eating, bathing, toileting, or dressing due to a chronic or debilitating condition?.....                                     | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Confined to a wheelchair or using a walker for assistance (except in the case of a temporary condition immediately following injury or medical treatment not to exceed 3 months' time)?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Using oxygen to assist in breathing?.....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Have You been diagnosed with a terminal illness that is expected to result in death within 24 months?.....  | <input type="checkbox"/> | <input type="checkbox"/> |

**ADDITIONAL QUESTIONS FOR APPLICANTS AGE 40-49 ONLY**

- |  | Yes                      | No                       |
|--|--------------------------|--------------------------|
| 12. Within the past 24 months, have You been convicted of, or pled guilty or no contest to, a felony? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. Within the past 24 months, have You been diagnosed, treated or tested positive, or given medical advice by a licensed member of the medical profession for:  |                          |                          |
| a. Bipolar disorder, schizophrenia, manic or clinical depression, psychosis, mental incapacity, post-traumatic stress disorder or suicidal thoughts? .....   | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Brain tumor? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Huntington's disease?.....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 14. Within the past 24 months, have You used narcotics (other than as prescribed by a licensed member of the medical profession), amphetamines, hallucinogens, heroin, or cocaine?.....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 15. Within the past 12 months, have You been convicted of or pled guilty or no contest to driving while impaired, intoxicated or under the influence of drugs or alcohol, or had Your driver's license suspended or revoked for any reason?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 16. Within the past 2 months, have You been diagnosed, tested positive, or been given medical advice by a licensed member of the medical profession for chronic pancreatitis?.....   | <input type="checkbox"/> | <input type="checkbox"/> |
| 17. Do You currently have felony charges pending against You, or are You currently on probation or parole? .....   | <input type="checkbox"/> | <input type="checkbox"/> |

**G AUTHORIZATION AND ACKNOWLEDGMENT**

**IMPORTANT FRAUD NOTICE: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.**

By providing Your Authorization and Acknowledgement, You:

- ACKNOWLEDGE any policy issued on this application will be deemed to be delivered in and governed by the laws of the jurisdiction of the Owner.
- ACKNOWLEDGE that the **USA PATRIOT ACT** requires all financial institutions, including insurance companies, to verify the identity of their customers. Providing Your name, address, date of birth and taxpayer identification number allows Americo to verify Your identity. Americo's verification process may include the use of third-party sources to verify the information You provide.
- AUTHORIZE Americo to act on electronic and/or telephonic information from all parties specified in this application. This authorization may be revoked by sending written notice to Americo at its administrative office address. The absence of this authorization constitutes a rejection of this authorization.

**You furthermore Agree to the following:**

- The answers and statements in the application for insurance are the basis for any policy issued by Americo and no information will be considered to have been given to Americo unless it is stated in the application.
- Your sales representative does not have Americo's authorization to waive the answer to any question in this application, nor decide on the insurability, nor waive any of the company's underwriting requirements, nor change any contract.
- All answers and statements in this application for insurance, as they pertain to You, are true and complete to the best of Your knowledge and belief.

Signed at (State) <sup>PA</sup> \_\_\_\_\_ on (Month/Day/Year) \_\_\_\_\_

Signature of Proposed Insured (required)

Signature of Owner (if different than Proposed Insured)

Signature of Witnessing Agent (required)



Commonwealth of Pennsylvania
DISCLOSURE STATEMENT

52181A 05.1

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 68 Sex \_\_\_\_\_

Name of Agent preparing disclosure \_\_\_\_\_ Agent Telephone Number 215-435-9301

Agent home or agency address Robinson Insurance Agency, 786 Chestnut Street, Suite 125, Philadelphia, PA, 19102

Direct all correspondence to Americo Financial Life and Annuity Insurance Company's administrative office.

Table with 3 columns: Descriptive Title of Coverage, Face Amount of Coverage (1), and Premium for Mode Listed on Application. Rows include Policy (Whole Life Insurance with Level Death Benefit), Riders, and Supplemental Benefit(s) (Accelerated Benefit Payment).

(1) The face amount of coverage of the (policy, rider, supplemental benefit) changes as follows N/A

(2) The premium for the policy/rider changes; the premium will change annually, representative ultimate premiums at policy years 5 and 10, respectively, are \$ N/A and \$ N/A.

(3) The applicable amount of the guaranteed cash surrender value at policy years 5,10, and 20 years, at age 65 respectively are \$ N/A, \$ N/A, and \$ N/A.

(4) Total initial premium for the policy and rider will be \$ \_\_\_\_\_.

(5) Retirement Income. Your policy is designed to pay a guaranteed retirement income of \$ N/A starting at age N/A for life, but not less than 10 years.

(6) 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 (or face amount). You may borrow against this cash value at the annual 8 percentage loan interest charge.

Table showing Total Accumulated Cash Value per \$1,000 (or Total Face Amount) at 5, 10, 20 years, and Age 65.

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 cost of two or more similar policies.

The prospective insured [ ] has [ ] has not requested an earlier delivery of the index. [ ] Not Applicable.

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

This Disclosure Statement must be filled out in its entirety. Any section of this Disclosure Statement that does not apply to the insurance being offered must be clearly marked "Not Applicable" or "N/A".

CERTIFICATE OF DELIVERY

I hereby certify that a written Disclosure Statement for the policy applied for was given to the applicant no later than the time that the application was signed by the applicant.

Dated on (MM/DD/YYYY) \_\_\_\_\_ \* \_\_\_\_\_ Signature of Licensed Agent

\*Important Note: signed date must be the same as the signed date on the application.



The owner may make a one-time election to receive a lump sum accelerated benefit payment if the insured is diagnosed with a terminal illness that is expected to result in a limited life span of 12 months or less.

The accelerated benefit payment amount may be up to 50% of the policy's proceeds payable upon death, subject to a minimum of \$1,000.

There is no premium for this rider; however, a one-time administrative fee not to exceed \$250 will be added to the rider benefit at the time of acceleration and interest will be charged on the accelerated benefit payment.

The rider benefit payment, the administrative fee and any accrued interest will be a lien against the policy, and along with any outstanding policy loans, will reduce the amount otherwise available under the policy's death benefit and cash values for full or partial surrenders and future policy loans.

Any accidental death benefit provided by policy provision or rider will not be impacted by the accelerated benefit payment.

All premiums under the policy and any riders will be waived for 12 months following the benefit payment. If the insured is living after 12 months, the waiver will no longer apply and premiums will be due.

Accelerated benefits may be taxable and may adversely affect the ability for Medicaid benefits or other state or federal government benefits. Assistance should be sought from a personal tax advisor.

Please acknowledge that you were provided this disclosure at the time of application for insurance by providing your signature below.

\_\_\_\_\_  
Owner's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Agent's Signature

\_\_\_\_\_  
Date