DO NOT SUBMIT - CHECKLIST FOR TRAINING PURPOSES ONLY

EQUIS FINANCIAL
FINAL EXPENSE

LOUISIANA

ASSURANT / AMERICAN MEMORIAL LIFE

NEW BUSINESS CHECKLIST

Required Forms Numbers		Description
☐	P-1146-R	Application
☐	P-1146-R - Page 5	Medical Authorization Form
☐	ADM7147A	Replacement Form Number
☐	ADM7223-FN	Account Verification Form (Use if no check/ savings deposit slip available to verify account / routing information is available).

1. Proposed Insured (p. 1)		
☐	Make sure the following is marked on the application.	
☐	Legal Name	
☐	Mobile Number (for Equis CRM)	
☐	Email Address (for Equis CRM)	
☐	Age – Age is defined as age on last birthday (current age).	
☐	Date of Birth	
☐	State of Birth	
☐	Social Security Number	
☐	Gender	
☐	Height	
☐	Weight	
☐	Citizenship Status*	*If answered NO, Immigration Card Number for MIB Check
☐	Previously Applied for Insurance? Y/N	

2. Owner Information (p.1)

	Only necessary if owner is different from the proposed insured.	
	Disallowed from Ownership: Writing Agent - Funeral Home - Trust - Charitable Organization	
☐	Owner Information	

3. Primary Beneficiary Information (p. 1)

A named beneficiary should be the person who is financially responsible for handling the final arrangements of the proposed insured.

Examples:

Spouse
Brother
Sister
Grandparent
Mother
Father
Child
Grandchild
Responsible Friend or Relative

☐	Primary Beneficiary Name	Note: must have insurable interest
☐	Primary Beneficiary Relationship to Insured	Note: see example designations above - “childhood friend” will not suffice.

4. Contingent Beneficiary Information (p. 1)

☐	Indicate Contingent Beneficiary	The person who gets the check if both proposed insured and primary beneficiary expire or the primary beneficiary is unable to receive the funds.

5. Policy Information (p. 1)

☐	Indicate Face Amount	
☐	Indicate Premium	
☐	Select Effective Date	
☐	Plan Type (Graded or Modified)	
☐	Nicotine Question Marked?	
☐	Replacement Question Marked	
☐	*If Yes, Is Company Name Listed?	

☐	Policy Needs to be mailed to the owner unless you have a reason to return (i.e., return visit for annuity opportunity, etc.)	

6a. Double Check All Questions (One of these are often skipped in haste) (p. 2)

☐	Question 1 Marked	
☐	Question 2a Marked	
☐	Question 2b Marked	
☐	Question 2c Marked	
☐	Question 2d Marked	
☐	Question 2e Marked	

6b. Double Check All Questions (One of these are often skipped in haste) (p. 2)

☐	Question 1 Marked	
☐	Question 2a Marked	
☐	Question 2b Marked	
☐	Question 2c Marked	
☐	CURRENT PHYSICIAN AND ADDRESS	

Signature Section (p. 3)

☐	Signed in City	
☐	Signed in State	
☐	Proposed Insured Signature	
☐	Proposed Insured Signature Date	
☐	Proposed Insured / Policy Owner Signature	
☐	Proposed Insured / Policy Owner Date	
☐	Licensed Agent / Witness Signature	
☐	Licensed Agent Signature Date	
☐	If Owner = Proposed Insured 1 client signature and Dates	
☐	If Owner is different from Proposed Insured 2 Signatures and Dates	

Agent's Statement Section (p. 3)

☐	Seen all proposed insured questions marked	
☐	Replacement Question Marked	
☐	Agent's Signature	
☐	Agent State License ID Number	
☐	Agent's Printed Name	
☐	Agent Signed in City	
☐	Agent Signed on Date	
☐	Assurant Agent Number	
☐	Agent Telephone Number	

7. Payment Options (p. 4)

☐	Premium Amount Indicated	
☐	Initial Payment Options	Select Monthly, Quarterly, Semi-Annual, or Annual
☐	First Payment Option Selected	
☐	If PAC (Monthly Draft) Date for first draft indicated* **	* First draft (Must be 1-28, because 29-31 does not occur every in every month on the calendar). ** PAC (Bank Draft) only option available if paying monthly.

Medical Authorization (p. 5)

☐	Name	
☐	Date of Birth	
☐	Signature of Primary Proposed Insured	
☐	Date of Primary Proposed Insured Signature	
☐	Signature of Agent	
☐	Date of Agent Signature	

ADM7147A Replacement Form (2 Copies - Owner / Company)

☐	Complete Both Copies	
☐	Answer All Yes/ No Questions	
☐	Signature of Primary Proposed Insured / Owner	

☐	Date of Primary Proposed Insured Signature	
☐	Signature of Agent	
☐	Date of Agent Signature	

ADM7223-FN Account Verification Form

☐	Only complete if no voided check or savings withdrawal slip is available to verify the banking information.	
☐	Insured's Name	
☐	Payor's Name	
☐	Financial Institution Information	
☐	ACCOUNT HOLDER'S SIGNATURE	
☐	Agent Attestation Checkbox	
☐	Agent Signature	

Application for Life Insurance

American Memorial Life Insurance Company
P.O. Box 2730 • Rapid City, SD 57709

Proposed Insured: _____

HOME OFFICE USE ONLY # _____

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.

1. Proposed Insured

_____
First Middle Initial Last

Address: _____
Street

_____
City State Zip

Telephone Number: (Home) _____ (Cell) _____

Date of Birth: _____ Current Age: _____ State of Birth: _____

SSN#: _____ ❑ Male ❑ Female Height: _____ Weight: _____

Drivers License Number: _____ State: _____

U.S. citizen? ❑ Yes ❑ No If not, do you have an immigration card? ❑ Yes ❑ No Card #: _____

Have you applied for life insurance with any other insurance company in the last two years? ❑ Yes ❑ No

2. Owner Information (If different from Proposed Insured)

_____
First Middle Initial Last

Address: _____
Street

_____
City State Zip

Telephone Number: (Home) _____ (Cell) _____

SSN#: _____ Relationship to Proposed Insured: _____

3. Primary Beneficiary

Full Name: _____

Relationship to Proposed Insured: _____

4. Contingent Beneficiary

Full Name: _____

Relationship to Proposed Insured: _____

5. Policy Information:

Face Amount: $ _____ Premium: $ _____ Effective Date: _____

Plan: ❑ Level Benefit Whole Life ❑ Modified Benefit Whole Life

Has the Proposed Insured used nicotine based products in the past 12 months? ❑ Yes ❑ No

Replacement: Do you have any existing life insurance policies or annuity contracts? ❑ Yes ❑ No

If yes, give name and address of existing insurer & policy number, if available: _____

Policy Mailing: ❑ Agent ❑ Owner

Proposed Insured: _____

6. Health Questions

Part A Questions: If Proposed Insured answers "YES" to any question in Part A or does not meet the height and weight requirements, he/she is not eligible for coverage. If all questions are answered "NO" in Part A, proceed to Part B and answer questions. If all questions are answered "NO" in Parts A and B and the Proposed Insured meets the height and weight requirements, he/she will be considered for the Level Benefit Whole Life Plan.

YES NO

1. ❑ ❑ Do you have any impairment, whether physical or mental, for which you need or receive assistance or supervision in performing normal activities of daily living such as bathing, toileting, eating, dressing, taking medications, or moving without any type of physical assistance, or are you currently hospitalized, confined to a bed or nursing facility, receiving hospice care, or do you require oxygen to assist in breathing?

2. Have you ever:

a. ❑ ❑ Had, or been medically advised to have, an internal organ transplant, or been diagnosed as having a terminal medical condition that is expected to result in death within the next 12 months?

b. ❑ ❑ Taken insulin by injection or other method prior to age 45 or been medically diagnosed, taken medication for, been treated or been advised to have treatment for chronic kidney disease, dialysis, kidney or liver failure, cirrhosis, liver disease, congestive heart failure (CHF), cardiomyopathy, organic brain syndrome, Alzheimer's, dementia, or Lou Gehrig's disease (ALS)?

c. ❑ ❑ Been diagnosed by a medical professional as having, or been medically treated or been advised to have treatment for acquired immune deficiency syndrome (AIDS), AIDS related complex (ARC), or any immune deficiency related disorder or tested positive for the human immunodeficiency virus (HIV)?

d. ❑ ❑ Had more than one occurrence of any cancer or any metastasis in your lifetime (excluding Basal or Squamous cell skin cancer), or are you currently being treated or been advised to have treatment for cancer or recurrence of cancer or had an amputation caused by cancer?

e. ❑ ❑ Been diagnosed with neuromuscular or brain disease (including cerebral palsy, muscular dystrophy, multiple sclerosis, cystic fibrosis), systemic lupus (SLE) or paralysis of two or more extremities?

3. Within the past 24 months have you been medically diagnosed as having, been treated or been advised to have treatment for, taken medication for or been hospitalized for:

a. ❑ ❑ Internal cancer, leukemia, lymphoma, melanoma, Hodgkin's disease or Parkinson's disease?

b. ❑ ❑ Insulin shock, diabetic coma, or diabetic complications (including neuropathy, retinopathy, or amputation)?

Part B Questions: If the Proposed Insured answers "YES" to any question in Part B, he/she will be considered for the Modified Benefit Whole Life Plan only.

1. ❑ ❑ Within the past 24 months have you been medically diagnosed as having, been treated or been advised to have treatment for, or been hospitalized for stroke, transient ischemic attack (TIA), angina, coronary artery disease, heart attack, heart or vascular surgery (including coronary artery bypass, pacemaker, heart valve replacement, abdominal aortic aneurysm, angioplasty, stent placement) or any procedure to improve circulation to the legs, heart or brain?

2. Within the past 36 months have you:

a. ❑ ❑ Been medically diagnosed as having, been treated or been advised to have treatment for, or been hospitalized for schizophrenia, bipolar disorder, or alcohol or drug abuse, chronic obstructive pulmonary or lung disease (COPD), emphysema, or chronic bronchitis?

b. ❑ ❑ Been confined three or more times to a hospital, nursing facility, convalescent care facility or mental facility?

c. ❑ ❑ Been declined or postponed for life or health insurance or attempted suicide?

Current Physician and Address: _____

_____

Are you taking any medication for any impairments listed in the above Health Questions? ❑ Yes ❑ No

Proposed Insured: _____

Conditions Relating to the Application: I have read the questions and answers in all parts of this Application. I agree that they are complete and true to the best of my knowledge and belief. I agree that this Application and any supplement to the Application, if required, shall be attached to and form a part of any policy issued.

Acknowledgement: I have read and understand the Conditions Relating to the Application, the Medical Authorization information, and this Acknowledgement. I acknowledge receipt and review of the Notice to the Applicant and (where required by law) a Buyer's Guide and any other required preliminary cost information.

I understand and agree that no insurance agent has the authority to waive an answer to any question in the Application, pass on insurability, make or alter any contract, or waive any of the Company's rights or requirements. I understand that I (or my authorized representative) may receive a copy of this Application. I understand and agree that any policy applied for shall not take effect (except as provided in the Conditional Premium Receipt bearing the same name as this Application) unless and until

(a) the Company has received and approved this Application for insurance;
(b) the Company has issued a policy based upon this Application;
(c) the policy has been issued and delivered and the first full premium has been paid and accepted by the Company during the lifetime and condition of health of the Proposed Insured as stated in this Application;
(d) the Company has drafted the designated account for the first premium; and
(e) the person to be insured remains alive at the time the premium payment is honored.

SIGNATURES:

Proposed Insured Signature _____ Date _____

Owner Signature _____ Date _____
(If different from Proposed Insured)

Witness or Licensed Agent Signature _____ Date _____

Signed at: _____
City State

Agent's Statement - I certify that the owner, proposed insured, or any person or entity is not being paid cash or promised services as an inducement to enter into this insurance transaction and that this insurance transaction will not be sold or assigned for any type of viatical settlement, senior settlement, life settlement, or any other secondary market.

Did you see the Proposed Insured at the time this application was completed? ❑ Yes ❑ No

Replacement: Does the proposed insured have any existing life insurance policies or annuity contracts? ❑ Yes ❑ No

If a replacement is involved, I certify that I only used company approved sales materials.

_____ _____
Primary Writing Agent Signature State License No. Secondary Writing Agent Signature State License No.

_____ _____
Print Primary Writing Agent Name Agent # % Split Print Secondary Writing Agent Name Agent # % Split

_____
Primary Writing Agent Telephone Number

7. Payment Options

Premium Amount $ _____

• Pre-Authorized Check Automatic Withdrawal (PAC) is the automatic withdrawal from your checking or savings account.

❑ **Monthly:**

• PAC is ***only*** available with a premium payment frequency of monthly.
• Future payment by check is **not** available with a premium payment frequency of monthly.
• All future payments must be PAC regardless of first payment method.

First Payment:

❑ Check* (Payable to AML)

❑ PAC First Pre-Authorized Withdrawal Date _____
Month / Day

The first pre-authorized withdrawal must be within 30 calendar days of the date you sign this application. Withdrawal dates are available from the 1st - 28th of the month only. *All future pre-authorized withdrawal dates will coincide with the date requested for the first pre-authorized withdrawal.*

Future PAC Payments from ❑ Checking ❑ Savings

Name of Financial Institution _____

Routing Number _____ Account Number _____

Account Holder's Printed Name _____

Account Holder's Signature _____

If first payment method is check, the PAC withdrawal date will coincide each month on or about the effective date of the policy unless another day of the month is specified _____.
Day

❑ **Quarterly,** ❑ **Semi-Annual or** ❑ **Annual:**

• Future payment by check is available with a premium payment frequency of quarterly, semi-annual or annual.

First Payment:

❑ Check* (Payable to AML)

Future Payments:

❑ Check* (Payable to AML)

*When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you may not receive your check back from your financial institution. For inquiries please call 1-800-621-7162.

Medical Authorization
For use with Life Insurance Applications.
This Authorization complies with the HIPAA Privacy Rule.

Proposed Insured: _____

_____ _____
Name of primary proposed insured/patient Date of birth

_____ _____
Name of unemancipated minors Date of birth

I authorize any health plan, physician, medical practitioner, health care professional, hospital, clinic, pharmacy benefit manager, pharmacy, MIB, Inc., laboratory, medical facility, insurance company, insurance support organization (or any of its members or affiliates), the Veteran's Administration, my employer, consumer reporting agency, or any other health care provider that has provided payment, treatment or services to me or on my behalf or on the behalf of my unemancipated minor children (collectively, "My Providers") to disclose the entire medical record and any other protected health information concerning me or my above named unemancipated minor children to American Memorial Life Insurance Company ("the Company") or its reinsurers, their agents, employees, and representatives. I authorize the Company, or its reinsurers, to make a brief report of my personal health information to MIB. 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. I acknowledge receipt of the MIB, Inc. Pre-Notice and Fair Credit Reporting Act Pre-Notice.

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information or that of my unemancipated minor children do not apply to this authorization and I instruct My Providers to release and disclose the entire medical record without restriction.

This protected health information is to be disclosed under the authorization at my request, as permitted by §164.508 of the privacy regulations issued pursuant to the Health Insurance Portability and Accountability Act ("HIPAA Privacy Rule").

This authorization shall remain in force for 24 months following the date of my signature below, regardless of my condition and whether living or deceased, and a copy of this authorization is as valid as the original. I understand that I have the right to obtain a copy of this authorization and to revoke this authorization in writing, at any time, by sending a written request for revocation to the Company at Attention: Privacy Task Force, P.O. Box 2730, Rapid City, SD 57709. I understand that a revocation is not effective to the extent that any of My Providers has relied on this authorization or to the extent that the Company has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information disclosed pursuant to this authorization may be subject to redisclosure by the recipient and may no longer be protected by federal regulations governing privacy and confidentiality of health information (such as the HIPAA Privacy Rule). However, the company will protect the privacy of health information in accordance with other applicable state and/or federal privacy laws and its own privacy policies.

I understand that My Providers may not refuse to provide treatment or payment for health care services because I refuse to sign this authorization. I further understand that if I refuse to sign this authorization to release my complete medical record or that of my unemancipated minor children, the 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 acknowledge that I (or my authorized representative) have received a copy of this authorization.

_____ _____
Signature of Primary Proposed Insured/Personal Representative Date

_____ _____
Signature of Primary Proposed Insured/Personal Representative Date

If signed by an individual's Personal Representative, describe authority to sign on behalf of individual:
{ } Parent { } Power of Attorney { } Legal Guardian { } Other _____

THIS PAGE TO BE LEFT WITH THE APPLICANT

Proposed Insured: _____

Notice to the Applicant

You have made a wise decision to apply for life insurance. The possibility exists that premiums paid over several years may exceed the death benefit. This notice is given to you at the time you apply for life insurance to tell you about that type of information the Company may obtain in connection with your application. We will treat all personal information about you as confidential.

Underwriting. Your application, together with the medical history you give, provides the initial basis for evaluation. The Company relies on the accuracy and completeness of your answers and may make inquiries, both before and after a policy is issued, to verify this information.

Sources of Information. The Company may request additional information from your physician(s) or hospital(s) or other medical professionals, or medical care institutions, pharmacy benefit manager, pharmacy, the Medical Information Bureau (MIB), other insurance institutions to which you have applied for insurance, your employers, agents of the Company, business associates, a governmental entity, financial institution, or consumer reporting agency. Your signature on the Acknowledgement and Medical Authorization Form permits the Company to make these inquiries. Such inquiries may be made by telephone, written correspondence, or personal interview. If the Company requests information from another insurance company, it will not request underwriting action. You have the right to know what information we have about you, to copy it, and if it is incorrect, to have it corrected. If the Company received information about you from an insurance support organization, such information may be retained by the organization and released to others. In this connection, the following notice is given to you as required by the federal and various state Fair Credit Reporting Acts. You have the right to access and correction with respect to this information. If you wish a more detailed explanation of information practices, please send your written request to **American Memorial Life Insurance Company, P.O. Box 2730, Rapid City, SD 57709.**

Fair Credit Reporting Act Pre-Notice. In some cases, the Company may ask an independent agency to prepare an investigative consumer report for you. This report may include information about your character, general reputation, personal characteristics such as health, finances, and mode of living, except as may be related directly or indirectly to your sexual orientation. Any information obtained by an investigative agency may be kept in its file and later given to others who have a business need for it. If an investigative consumer report is ordered by the Company, the report will include information obtained through interviews with your neighbors, friends, or others with whom you are acquainted. You may request to be interviewed in connection with the preparation of the investigative consumer report. You may request, in writing, to receive information from the Company about the nature and scope of an investigative consumer report. Within five (5) business days of receipt of such request, the Company will provide you with the name, address, and phone number of any agency the Company asks to prepare such a report. You should contact them to obtain a copy of the report.

Medical Information Bureau, Inc. Pre-Notice. Information regarding your insurability will be treated as confidential. American Memorial Life Insurance Company or its reinsurers may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of 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 in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of the 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.

American Memorial Life Insurance Company, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life and 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.

Conditional Premium Receipt

THIS RECEIPT PROVIDES COVERAGE ONLY IF CONDITIONS BELOW ARE MET.

The Company hereby acknowledges receipt of the initial premium from the Proposed Insured for which an application for insurance is made to American Memorial Life Insurance Company on the date of application and for the premium collected as stated on the application for insurance.

Life insurance and any additional benefits in the amount applied for shall be deemed to take effect as of the date of this application, subject to the terms and conditions printed below.

Conditions of Life Insurance Coverage (Please read carefully).

Subject to the limitations of this receipt and the terms and conditions of the policy that may be issued by the Company on the basis of the application, the life insurance and any additional benefits applied for will not be deemed to take effect unless the Company, after investigation and such medical examination (if any) as it may require, is satisfied that on the date of the application the person proposed for insurance was insurable for the amount of life insurance and any additional benefits applied for according to the Company's rules and practice of selection; provided, however, that approval by the Company of the insurability of the Proposed Insured for a plan of insurance other than that applied for shall not invalidate the terms and conditions for the receipt relating to life insurance and any other additional benefit applied for.

The amount received shall be refunded if the application is declined or if a policy is issued other than as applied for and is not accepted. Any check or Pre-Authorized Check Automatic Withdrawal (PAC) is received subject to collection of funds.

American Memorial Life Insurance Company or its reinsurers may also release limited information in its file to other properly authorized life insurance companies to whom you may apply for life or health insurance or to whom a claim for benefits may be submitted.

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ASSURANT®

American Memorial
Life Insurance Company
P.O. Box 2730
Rapid City, SD 57709

Important Notice: Replacement of Life Insurance or Annuities

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interests. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? ☐ YES ☐ NO
2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? ☐ YES ☐ NO

If you answered “yes” to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

Insurer Name	Contract or Policy #	Insured or Annuitant	Replaced (R) or Financing (F)
1			
2			
3			

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

The existing policy or contract is being replaced because _____

I certify that the responses herein are, to the best of my knowledge, accurate:

Applicant’s Signature	Applicant's Printed Name	Date
Producer’s Signature	Producer's Printed Name	Date

I do not want this notice read aloud to me. _____ (Applicants must initial only if they do not want the notice read aloud.)

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

Premiums:
- Are they affordable?
- Could they change?
- You're older-are premiums higher for the proposed new policy?
- How long will you have to pay premiums on the new policy? On the old policy?

Policy Values:
- New policies usually take longer to build cash values and to pay dividends.
- Acquisition costs for the old policy may have been paid. You will incur costs for the new one.
- What surrender charges do the policies have?
- What expense and sales charges will you pay on the new policy?
- Does the new policy provide more insurance coverage?

Insurability:
- If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
- You may need a medical exam for a new policy.
- Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
- Suicide limitations may begin anew on the new coverage.

If You Are Keeping The Old Policy As Well As The New Policy:
- How are premiums for both policies being paid?
- How will the premiums on your existing policy be affected?
- Will a loan be deducted from death benefits?
- What values from the old policy are being used to pay premiums?

If You Are Surrendering An Annuity Contract Or Interest-Sensitive Life Product:
- Will you pay surrender charges on your old contract?
- What are the interest rate guarantees for the new contract?
- Have you compared the contract charges or other policy expenses?

Other Issues To Consider For All Transactions:
- What are the tax consequences of buying the new policy?
- Is this a tax free exchange? (See your tax advisor.)
- Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
- Will the existing insurer be willing to modify the old policy?
- How does the quality and financial stability of the new company compare with your existing company?

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A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interests. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? ☐ YES ☐ NO
2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? ☐ YES ☐ NO

If you answered “yes” to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

Insurer Name	Contract or Policy #	Insured or Annuitant	Replaced (R) or Financing (F)
1			
2			
3			

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

The existing policy or contract is being replaced because _____

I certify that the responses herein are, to the best of my knowledge, accurate:

Applicant’s Signature	Applicant's Printed Name	Date
Producer’s Signature	Producer's Printed Name	Date

I do not want this notice read aloud to me. _____ (Applicants must initial only if they do not want the notice read aloud.)

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

Premiums:
- Are they affordable?
- Could they change?
- You're older-are premiums higher for the proposed new policy?
- How long will you have to pay premiums on the new policy? On the old policy?

Policy Values:
- New policies usually take longer to build cash values and to pay dividends.
- Acquisition costs for the old policy may have been paid. You will incur costs for the new one.
- What surrender charges do the policies have?
- What expense and sales charges will you pay on the new policy?
- Does the new policy provide more insurance coverage?

Insurability:
- If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
- You may need a medical exam for a new policy.
- Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
- Suicide limitations may begin anew on the new coverage.

If You Are Keeping The Old Policy As Well As The New Policy:
- How are premiums for both policies being paid?
- How will the premiums on your existing policy be affected?
- Will a loan be deducted from death benefits?
- What values from the old policy are being used to pay premiums?

If You Are Surrendering An Annuity Contract Or Interest-Sensitive Life Product:
- Will you pay surrender charges on your old contract?
- What are the interest rate guarantees for the new contract?
- Have you compared the contract charges or other policy expenses?

Other Issues To Consider For All Transactions:
- What are the tax consequences of buying the new policy?
- Is this a tax free exchange? (See your tax advisor.)
- Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
- Will the existing insurer be willing to modify the old policy?
- How does the quality and financial stability of the new company compare with your existing company?

Submit the following form when voided check unavailable

Page Intentionally Left Blank - Do Not Submit

EQUIS FINANCIAL
FINAL EXPENSE

ASSURANT®

Account Verification

I hereby request and authorize the withdrawal of funds from the account referenced below for premiums. I am aware that if any charge to my account is dishonored, for any reason, the company shall have no liability whatsoever, even if such dishonor results in the forfeiture of the insurance contract.

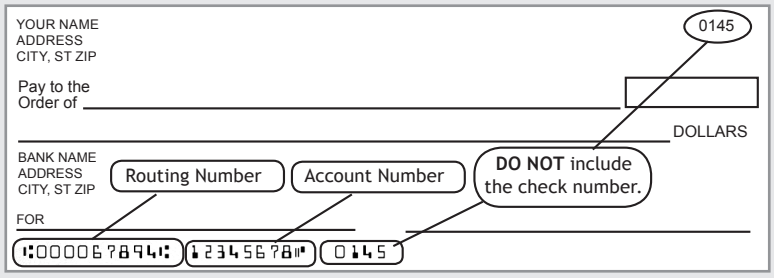
Insured's Name: _____

Payor's Name: _____

Form is required if no voided check or savings withdrawal slip is available.

Financial Institution

Account Type: ☐ Checking ☐ Savings		Financial Institution	
Financial Institution Address	City	State	Phone Number
Routing Number		Account Number	
Account Holder Name		Account Holder Signature	
Date *(mm/dd/yy)*			



Example of a standard check

NOTE: The routing and account numbers may be in different places on your check.

Do not use the numbers from a deposit slip.

It is recommended that the initial premium draft be scheduled within 5 business days of the application date.

Agent Attestation

☐ I do hereby attest that I personally verified this information	
Agent Name *Print*	Agent Signature
Date *(mm/dd/yy)*	
Comments	