

3 Insurance Requested: Refer to plan information for eligibility, options and coverage description.

I HEREBY APPLY FOR THE FOLLOWING GROUP TERM LIFE INSURANCE COVERAGE:

- Member: Insurance Amount Requested \$, , from \$20,000 to \$1,000,000, in \$10,000 increments
- Spouse: Insurance Amount Requested* \$, , from \$20,000 to \$1,000,000, in \$10,000 increments
- Children: Children less than 14 days are eligible for \$100
 Children 14 days but before 6 months are eligible for \$500
 Children 6 months to 23 years (25 if full-time student) are eligible for \$10,000

Please complete for all persons proposed for Insurance. If more than two children are proposed for insurance, attach a separate sheet. Please **sign and date** the additional sheet.

Spouse Name:

(FULL NAME: FIRST - M.I. - LAST)

Date of Birth: - - Height: ft. in. Weight: lbs. Sex: Male Female

MONTH DAY YEAR

Child Name:

(FULL NAME: FIRST - M.I. - LAST)

Date of Birth: - - Height: ft. in. Weight: lbs. Sex: Male Female

MONTH DAY YEAR

Child Name:

(FULL NAME: FIRST - M.I. - LAST)

Date of Birth: - - Height: ft. in. Weight: lbs. Sex: Male Female

MONTH DAY YEAR

TOBACCO/NICOTINE USE: Have you or your spouse (if proposed for coverage) used tobacco or any nicotine substitute in any form (including nicotine patches, nicotine chewing gum and electronic cigarettes)? **Member:** Yes No **Spouse:** Yes No

If "Yes," Please state when you last used tobacco or nicotine products and specify the product used.

Member: Product Date (Mo/Dy/Yr): - -

Spouse: Product Date (Mo/Dy/Yr): - -

CURRENT COVERAGE:

Member: Do you have other life insurance in force? Yes No If "Yes," total in all companies: \$,

Do you have other insurance applications pending? Yes No If "Yes," amount: \$,

Company:

Spouse: Do you have other life insurance in force? Yes No If "Yes," total in all companies: \$,

Do you have other insurance applications pending? Yes No If "Yes," amount: \$,

Company:

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INSURANCE REPLACEMENT:

IMPORTANT REPLACEMENT INFORMATION FOR RESIDENTS OF NEW YORK:

It may not be in your best interest to replace existing life insurance policies or annuity contracts in connection with the purchase of a new life insurance policy, whether issued by the same or a different insurance company. A replacement will occur if, as part of your purchase of a new life insurance policy, existing coverage has been, or is likely to be, lapsed, surrendered, forfeited, assigned, terminated, changed or modified into paid-up insurance or other forms of benefits, loaned against or withdrawn from, reduced in value by use of cash values or other policy values, changed in the length of time or in the amount of insurance that would continue, or continued with a stoppage or reduction in the amount of premium paid. Prior to completing a replacement transaction, you may want to contact the insurance company or agent who sold you the life insurance or annuity contract that will be replaced, to help you decide whether the replacement is in your best interest.

RESIDENTS OF NEW YORK: I have read the Important Replacement Information on Page 3. Is the Life Insurance applied for intended to replace, in whole or in part, any existing insurance or annuity? **Member:** Yes No **Spouse:** Yes No
RESIDENTS OF ALL OTHER STATES: Is the Insurance applied for intended to replace, discontinue or change an existing policy? **Member:** Yes No **Spouse:** Yes No

4 Beneficiary Designation: Insert name, address, and relationship.

I make the following beneficiary designation with respect to all the insurance on my life under this AOA Group Term Life Insurance Plan and if I am already covered under the Plan, I hereby revoke any prior beneficiary designation. The beneficiary for dependent coverage shall be the insured member—or owner of the coverage if other than the member—as provided in the Group Policy. (If you want to name a different beneficiary for spouse coverage, please contact the Administrator.) In naming more than one beneficiary, please note if each is to be primary and/or secondary, and the percentage of death proceeds to be distributed to each. If naming a Trust, please indicate the full name and date of the Trust. (Attach a separate sheet if necessary, then sign and date it.)

AOA Member's Primary Beneficiary is:

Address:
(FULL NAME: FIRST, M.I., LAST)

City, State, Zip:

Percent of Coverage: % Relationship to AOA Member: Social Security Number: --

AOA Member's Secondary Beneficiary is:
(FULL NAME: FIRST, M.I., LAST)

Address:

City, State, Zip:

Percent of Coverage: % Relationship to AOA Member: Social Security Number: --

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To the best of your knowledge and belief, answer the following questions as they apply to you and all dependents to be insured:

Member Spouse
YES NO YES NO

- a. Are you or any other person to be insured disabled or receiving any disability or workers' compensation benefits or on waiver of premium for life or health insurance?
- b. Are you or any other person to be insured now ill or receiving medical attention or surgical treatment?
- c. During the past five years, has any person to be insured consulted any physician or other medical care practitioner other than for a routine physical examination, or check-up, or been hospitalized or had an operation or had any illness, disease or injury?
- d. Are you or any other person to be insured taking any kind of medication or, so far as you know, in impaired physical or mental health?
- e. Is any person to be insured now pregnant?
- f. During the past five years, has any person to be insured ever been medically diagnosed by a physician as having or being treated for:
 - 1. Heart or circulatory trouble, high blood pressure, pain or pressure in chest?
 - 2. Arthritis, back trouble, bone or joint disorder?
 - 3. Fainting spells, convulsions or epilepsy?
 - 4. Sugar, blood, albumin or pus in urine?
 - 5. Diabetes, kidney trouble, ulcers or digestive disorder?
 - 6. Disorder of breast or reproductive organs or functions?
 - 7. Nervous or mental disorder, emotional condition or psychiatric care?
 - 8. Cancer, tumor or cyst?
 - 9. Varicose veins, hemorrhoids or hernia?
 - 10. Disorder of eyes, ears, nose or sinuses?
 - 11. Thyroid, liver or respiratory disorder?
 - 12. Alcoholism or drug habit?
 - 13. Disorder of the blood?
 - 14. Other health or physical impairment including:
 - (i) Being medically diagnosed as having Acquired Immune Deficiency Syndrome (AIDS) or AIDS-Related Complex (ARC)?
 - (ii) Chronic cough, persistent diarrhea, enlarged lymph glands, or chronic fatigue, in the past five years?
 - (iii) Any other impairment?

IF YOU HAVE ANSWERED ANY QUESTIONS "YES," GIVE COMPLETE DETAILS BELOW.

(If you need more space, use a signed and dated separate sheet. Please avoid the use of such terms as "etc.," "various" or "miscellaneous.")

QUESTION LETTER/#	NAME(S) OF PROPOSED INSURED	ILLNESS OR CONDITION	DATE OF ONSET	DURATION	TREATMENT/ OPERATIONS	DEGREE OF RECOVERY	DATE	NAME AND ADDRESS OF PHYSICIANS OR OTHER MEDICAL CARE PRACTITIONERS OR HOSPITALS WHERE CONFINED OR TREATED

FRAUD NOTICE

FRAUD NOTICE – For Residents of all states except those listed below: 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 may be a crime and may subject such person to criminal and civil penalties. **RESIDENTS OF CO:** *the following also applies:* Any insurance company or agent who defrauds or attempts to defraud an insured shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

RESIDENTS OF AL/AR/LA/RI: 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.

RESIDENTS OF CA: 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 may be a crime and may subject such person to criminal and civil penalties. The falsity of any statement in the application for any policy shall not bar the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer.

RESIDENTS OF D.C.: **WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

RESIDENTS OF FL: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

RESIDENTS OF KS: 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 may be guilty of insurance fraud as determined by a court of law.

RESIDENTS OF ME: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

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

RESIDENTS OF NJ: **WARNING:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

RESIDENTS OF NY: For accident and health insurance only, any person who knowingly and with intent to defraud any insurance company or any 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 shall also be subject to civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

RESIDENTS OF OK: **WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

RESIDENTS OF PUERTO RICO: Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine no less than five thousand (5,000) dollars nor more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

RESIDENTS OF TN/WA: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

RESIDENTS OF VA: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statements may have violated state law.

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7 Authorization and Signature: Please read, sign and date in ink

I understand that New York Life Insurance Company has the right to require additional information and, if necessary, an examination by a physician. I ask New York Life to rely on all such statements made on this form, and any supplements to it, while considering this request. I also understand that the coverage afforded will be in consideration of the answers and statements set forth above.

AUTHORIZATION: I hereby authorize any licensed physician, medical practitioner, hospital, pharmacy, clinic or other medical or medically related facility, laboratory, insurance company, MIB, Inc. ("MIB"), or other organization, institution or person, that has any records or knowledge of me or my health to release information, including prescription drug records, maintained by physicians, pharmacy benefit managers, and other sources of information to New York Life Insurance Company, its reinsurers, its subsidiaries or the plan administrator about the physical and mental health of any persons proposed for insurance, including significant history, findings, diagnosis and treatment, but excluding psychotherapy notes for the purpose of evaluating my application for insurance. Health information obtained will not be re-disclosed without my authorization unless permitted by law, in which case it may not be protected under federal privacy rules. For example, New York Life may be required to provide it to insurance, regulatory, or other government agencies. In this case, the information may no longer be protected by the rules governing my AUTHORIZATION.

A photocopy of this AUTHORIZATION and request form shall be as valid as the original. In all circumstances, my authorized agent, representative, or I may request a copy of this AUTHORIZATION. This AUTHORIZATION shall be valid for a period of 24 months from the date signed, unless sooner revoked. The AUTHORIZATION may be revoked at any time by sending written notice to New York Life Insurance Company. My revocation will not be effective to the extent that New York Life or any other person already has disclosed or collected information or taken other action in reliance on it, or to the extent that New York Life has a legal right to contest a claim under an insurance certificate or the certificate itself.

By signing and dating this application, the member requests the insurance indicated; and the member and any person proposed for insurance consent to authorize the disclosure of information to and from the providers noted above and in the IMPORTANT NOTICE, including making a brief report of [my/our] protected health information to MIB, Inc.; and attest to having read the IMPORTANT NOTICE and Fraud Notices indicated above, including how my information is exchanged with MIB, and that to the best of my knowledge and belief, the answers provided to the questions are true and complete.

X _____

Member's Signature (PLEASE SIGN AND DATE IN INK)

Date: - -
MONTH DAY YEAR

X _____

Spouse's Signature (NECESSARY ONLY IF SPOUSE COVERAGE IS REQUIRED)

Date: - -
MONTH DAY YEAR