



**APPLICATION FOR  
20 PAY STANDARD WHOLE LIFE INSURANCE**

**Executive Office:  
1 Senior Life Lane  
Thomasville, GA 31792**

<b>POLICYOWNER INFORMATION</b>			
Name:	SSN:	Relationship to Insured:	
Email:	Phone:	Cell Phone:	
Address:	City:	State:	Zip:
<b>INSURED INFORMATION - All applicants must permanently reside in the United States.</b>			
Name:	Phone:	Age:	
Address:	City:	State:	Zip:
SSN:	Date of Birth:	Sex:	Ht:      Wt:
<b>BENEFICIARY INFORMATION</b>			
Primary:	Relationship:	Phone:	
Address:	City:	State:	Zip:
Contingent:	Relationship:	Phone:	
Address:	City:	State:	Zip:
<b>PLAN INFORMATION</b>			
Face Amount:	Base Plan Premium:		
<b>RIDER INFORMATION</b>			
Accidental Death	<input type="checkbox"/> YES <input type="checkbox"/> NO	Charitable Benefit	<input type="checkbox"/> YES <input type="checkbox"/> NO
Child	<input type="checkbox"/> YES <input type="checkbox"/> NO	Rider Premiums:	
			Total Premium:
<b>HEALTH QUESTIONS</b>			
<b>PLEASE ANSWER THE FOLLOWING QUESTIONS.</b>			
1. Are you currently hospitalized; confined to a nursing facility; receiving hospice care; unable to care for yourself; terminally ill; or do you expect to be admitted to a hospital or nursing facility?.....			<input type="checkbox"/> YES <input type="checkbox"/> NO
2. Have you tested positive for or been diagnosed by a physician as having the Human Immunodeficiency Virus (HIV) Infection or Acquired Immune Deficiency Syndrome (AIDS)?.....			<input type="checkbox"/> YES <input type="checkbox"/> NO
3. In the past six months, have you experienced any unexplained weight loss or weight gain?.....			<input type="checkbox"/> YES <input type="checkbox"/> NO
4. In the past six months, have you been hospitalized two or more times?.....			<input type="checkbox"/> YES <input type="checkbox"/> NO
5. In the past two years, have you been advised or recommended to have any tests, treatment, surgery, or hospitalization which has not been received or completed; or been advised to take medications and have not been compliant?.....			<input type="checkbox"/> YES <input type="checkbox"/> NO
6. In the past two years, have you had, been treated for, received medical advice, been prescribed medication for, or been diagnosed by a member of the medical profession with uncontrolled diabetes, including complications from such; uncontrolled high blood pressure; stroke; paralysis; cancer; any heart, organ, or lung disease (including Chronic Obstructive Pulmonary Disease (COPD)/emphysema); mental disorder/retardation; disorder of the brain or nervous system; or any impairment, disorder, disease, transplant, or chronic illness?.....			<input type="checkbox"/> YES <input type="checkbox"/> NO
7. In the past two years, have you used illegal drugs, been treated for drug/alcohol abuse, been advised by a physician to reduce alcohol consumption, been noted to excessively consume alcohol, or been arrested or incarcerated for any reason?.....			<input type="checkbox"/> YES <input type="checkbox"/> NO
Physician Name and Address: _____			
Medications and Usage: _____			
<b>AUTOMATIC PREMIUM LOAN</b>			
Do you want the Automatic Premium Loan Provision?.....			<input type="checkbox"/> YES <input type="checkbox"/> NO
<b>REPLACEMENT</b>			
1. Does the applicant have existing life insurance or annuity contracts?.....			<input type="checkbox"/> YES <input type="checkbox"/> NO
2. Will this policy replace or change other insurance or annuities?.....			<input type="checkbox"/> YES <input type="checkbox"/> NO
If "yes", list the Company and Policy Number.			
<b>THIRD PARTY NOTIFICATION</b>			
If you would like to provide copies of notices concerning lapse or cancellation for non-payment of premium to a third party, please provide the following.			
Name:	Relationship to Insured:		
Address:	City:	State:	Zip:

**ARBITRATION**

1. THE POLICY FOR WHICH YOU ARE APPLYING INCLUDES A BINDING ARBITRATION AGREEMENT. 2. THE ARBITRATION AGREEMENT REQUIRES THAT ANY DISAGREEMENT RELATED TO THIS POLICY MUST BE RESOLVED BY ARBITRATION AND NOT IN A COURT OF LAW. 3. THE RESULTS OF THE ARBITRATION ARE FINAL AND BINDING ON THE INSURED AND THE INSURANCE COMPANY. 4. IN AN ARBITRATION, AN ARBITRATOR, WHO IS AN INDEPENDENT, NEUTRAL PARTY, GIVES A DECISION AFTER HEARING THE POSITIONS OF THE PARTIES. 5. WHEN THE INSURED ACCEPTS THE INSURANCE POLICY THE INSURED AGREES TO RESOLVE ANY DISAGREEMENT RELATED TO THE POLICY BY BINDING ARBITRATION INSTEAD OF A TRIAL IN COURT INCLUDING A TRIAL BY JURY. 6. ARBITRATION TAKES THE PLACE OF RESOLVING DISPUTES BY A JUDGE AND JURY AND THE DECISION OF THE ARBITRATOR CANNOT BE REVIEWED IN COURT BY A JUDGE AND JURY.

**HIPAA AUTHORIZATION FOR DISCLOSURE OF MEDICAL INFORMATION TO SENIOR LIFE INSURANCE COMPANY**

I authorize any health care provider, pharmacy, pharmacy benefit manager, the MIB Group Inc., or Consumer Reporting Agency to disclose to Senior Life or its representatives all my medical records and/or prescription history. This information will be used by Senior Life to determine eligibility for insurance and administer coverage. Other entities to which this information may be disclosed may not be covered by federal privacy rules and if this information is re-disclosed, it may no longer be protected by those rules. This authorization will be valid for twenty-four (24) months from the date the authorization is signed. A copy of this authorization shall be as valid as the original. You are entitled to receive a copy of this authorization. You may revoke this authorization at any time by sending written notice to Senior Life. Any action taken in reliance on this authorization cannot be reversed. By verbally or physically signing this Application I hereby sign and agree to this authorization.

**ACKNOWLEDGMENT OF APPLICATION**


I have read or have been read all questions and answers. I affirm that they are true to the best of my knowledge and belief. I understand that for this insurance to go into effect, the Proposed Insured's health condition must remain as described in the application at the time the first premium is honored by the bank and the policy is issued. I also understand that Senior Life will rely on my answers above in issuing any life insurance. The agent does not have the authority to waive or modify any question or answer. Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.



**BANKING AUTHORIZATION**

I authorize, until I revoke in writing, my bank/financial institution to deduct future payments for this insurance by electronic or other means directly from my account identified below. If I provide a check as an initial premium payment, I authorize the Company to either use information from my check to make a one-time electronic fund transfer from my account or to process the payment as a check transaction. I understand funds may be withdrawn from my account as soon as the same day and my check will not be returned by my financial institution.

Initial Withdrawal Date: \_\_\_\_\_ or as soon as possible thereafter      Draft Day: \_\_\_\_\_  
Names on Account: \_\_\_\_\_ Payment Mode: {  Monthly  Semi-Annual  Annual }  
 Checking  Savings      Financial Institution Name: \_\_\_\_\_  
Routing Number (9 digits): \_\_\_\_\_ Account Number: \_\_\_\_\_  
Credit Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_ CVV Code: \_\_\_\_\_


**POLICYOWNER, INSURED, & PAYOR MUST SIGN HERE**

 \_\_\_\_\_  
Policyowner's Signature      City, State Signed In      Date

 \_\_\_\_\_       \_\_\_\_\_  
Insured's Signature      Payor's Signature

**AGENT'S CONFIRMATION**

Are there existing life insurance and/or annuity contracts on the life of the applicant?.....  YES  NO  
If replacement is involved or otherwise required, I presented and read the applicant a notice regarding replacement.

 \_\_\_\_\_  
Agent's Signature      Printed Name      License Number