

Insured(s) \_\_\_\_\_ Policy # \_\_\_\_\_

I understand that said policy will not be reinstated until this application has been approved by the company at its Home office. The following representations may be used as a basis for contest of a claim for not more than two (2) years after the date of such representation. If any answer is YES, please indicate which insured.

- 1) Is any insured currently, or in the past 90 days, been hospitalized, bedridden, confined to a nursing facility, received hospice care or used oxygen to assist in breathing?  YES  NO
- 2) Within the past 90 days, has any insured had a heart attack, stroke, ALS (Lou Gehrig's disease) or received treatment (including surgery, radiation or chemotherapy) for internal cancer?  YES  NO
- 3) Has any insured been diagnosed with Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)?  YES  NO
- 4) Has any insured been diagnosed with a terminal illness?  YES  NO
- 5) **In the past two (2) years, has any insured had, taken medication for or been treated for any of the following? (please circle the condition/conditions)**

|                          |                 |                    |                        |
|--------------------------|-----------------|--------------------|------------------------|
| Alcoholism               | Dementia        | Kidney Disease     | Multiple Sclerosis     |
| Alzheimer's Disease      | Drug Abuse      | Leukemia           | Organic Brain Syndrome |
| Angina Pectoris          | Heart Attack    | Liver Disease      | Parkinson's Disease    |
| Aneurysm                 | Heart Disease   | Lung Disease       | Sickle Cell Anemia     |
| Cirrhosis                | Heart Surgery   | Lupus              | Stroke                 |
| Congestive Heart Failure | Internal Cancer | Malignant Melanoma |                        |

YES  NO

- 5a) An amputation caused by disease, had or been advised to have surgery for a heart condition or blood vessel disease?  YES  NO
- 5b) Tested positive for Human Immunodeficiency Virus (HIV)?  YES  NO
- 5c) Had a diagnostic test for which results have not been received?  YES  NO
- 5d) Uncontrolled high blood pressure **OR** uncontrolled diabetes?  YES  NO
- 5e) Both controlled high blood pressure **AND** insulin dependent diabetes?  YES  NO
- 5f) *(Applies to insureds Age 25 and under only)* Cerebral Palsy, Cystic Fibrosis, Diabetes, Down's Syndrome, Multiple Sclerosis or Muscular Dystrophy?  YES  NO

6) Is any insured taking any medications? If so, list medication(s) and usage(s) below and indicate insured who is taking:

Current Medications and Usages: \_\_\_\_\_

Describe illnesses or injuries: \_\_\_\_\_

\_\_\_\_\_ Date of onset: \_\_\_\_\_

Doctor's Name and Address: \_\_\_\_\_ Doctor's Phone # (\_\_\_\_\_) \_\_\_\_\_

Date(s) of Hospitalization(s): \_\_\_\_\_

Any person who, with intent to defraud, or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud, which is a crime.

I have read the above questions and answers. I affirm that they are true to the best of my knowledge and belief. I understand that the Company will rely on my answers above in reinstating any life insurance hereunder.

If previously on Automatic Bank Draft/PreAuthorized Payment plan, do you wish to resume?  YES  NO

Signature of Owner: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Insured(s): \_\_\_\_\_