

Application for Individual Life Insurance “Simplified Issue Market”

All information must be provided to avoid delays. All questions are important, please read and complete each question.

Proposed INSURED (First Name, Initial, Last Name, Suf.):

Date of Birth _____ Present Age _____

Sex _____ Height _____ Weight _____

State of Birth _____ Country of Birth _____

Social Security No. or ITIN _____

Street Address _____

City, State, Zip _____

Mobile Phone _____

Other Phone _____

E-Mail _____

Occupation _____

Physician Name _____

City/State/Phone _____

Plan Applied For: SIMPL Pref. SIMPL Std.
 MWL (no Riders) OTHER _____

Have you used tobacco, nicotine, or e-cigarettes in any form in the past 12 months? YES NO

Telesales application YES NO

Face Amount \$ _____

Riders Applied for:

Accidental Death & Dismemberment \$ _____

Waiver of Premium

Accelerated Death Benefit (SIMPL ONLY)

Children’s Benefit (attach supplemental application)

Grandchildren’s Benefit (attach supplemental application)

Premium Amount (incl. any riders) \$ _____

Premium Mode and Frequency:

Monthly Bank Draft Direct Express Card

Draft Day _____ Load Day _____

Check here to draft first premium

Monthly List Bill Bi-Weekly

Payroll Deduction Quarterly

Semi-Annual Annual

Primary

Beneficiary _____

Relationship _____

Street Address _____

Mobile Phone _____

E-Mail: _____

Contingent

Beneficiary _____

Relationship _____

Street Address _____

Mobile Phone _____

E-Mail _____

**Proposed OWNER (if other than Proposed Insured)
(First Name, Initial, Last Name, Suffix):**

Relationship to Proposed Insured _____

Social Security No. _____

Street Address _____

City, State, Zip _____

Mobile Phone _____

E-Mail _____

1. Does Proposed Insured have existing life insurance policies or annuity contracts? YES NO

2. Will this insurance replace or change any other insurance policies or annuity contracts? YES NO

If “Yes” to either question, please provide details of the insurance, including amount, company, plan of insurance, and appropriate Replacement Form, if required: _____

**Please read each question carefully and answer truthfully before signing application.
If the applicant answers "Yes" to any question in Part 1, STOP with the application.**

Part 1 – All Health Questions Must be Answered by Proposed Insured.

Have you, the Proposed Insured, ever been diagnosed, treated, tested positive for, or been given medical advice by a member of the medical profession for:	YES	NO
1. Congestive heart failure (CHF), cardiomyopathy, memory loss, Alzheimer's, senile dementia, dementia, heart defibrillator implant, two or more instances of internal cancer(s), or terminal illness ("terminal illness" means a disease or illness that is expected to result in death within 24 months)?	<input type="checkbox"/>	<input type="checkbox"/>
2. Organ transplant (other than corneal), untreated Hepatitis C, kidney failure or dialysis, amputation due to diabetic complications, multiple sclerosis, muscular dystrophy, mental retardation, amyotrophic lateral sclerosis (ALS) or Lou Gehrig's disease, Down's syndrome, cystic fibrosis, or Huntington's disease?	<input type="checkbox"/>	<input type="checkbox"/>
3. Diabetes at age 9 or younger?	<input type="checkbox"/>	<input type="checkbox"/>
4. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex, tested positive for human immunodeficiency viruses (HIV), or any other disorder of the immune system?	<input type="checkbox"/>	<input type="checkbox"/>
5. Within last 2 years have you been diagnosed, treated, tested positive for, or been given medical advice by a member of the medical profession for uncontrolled diabetes or uncontrolled high blood pressure?.....	<input type="checkbox"/>	<input type="checkbox"/>
6. Within the last year have you been confined to a hospital, been advised by a member of the medical profession to have surgery or hospitalization, used oxygen due to a medical condition, been unable to care for yourself or been bedridden at home or in a nursing home, hospice, long-term care, or assisted living facility? Definition of assisted living: requires help in at least one area of skills considered necessary for living and caring for oneself (feeding, dressing or bathing)?.....	<input type="checkbox"/>	<input type="checkbox"/>

If all "No" answers in Part 1, Proposed Insured should complete Part 2.

Part 2 Complete all questions and circle the condition(s) to which each "Yes" answer, if any, applies.

7. Within the past 2 years have you, the Proposed Insured, been diagnosed, treated, tested positive for, or been given medical advice by a member of the medical profession for:	YES	NO
(a) Angina (chest pain), any type of heart or circulatory surgery, heart attack, or received a pacemaker or stent?	<input type="checkbox"/>	<input type="checkbox"/>
(b) Stroke, Transient Ischemic Attack (TIA/mini-stroke) or paralysis?.....	<input type="checkbox"/>	<input type="checkbox"/>
(c) Cancer or received or been advised to receive chemotherapy or radiation for cancer (the term "cancer" includes melanoma, but excludes basal cell skin cancer)?.....	<input type="checkbox"/>	<input type="checkbox"/>
(d) Aneurysm, brain tumor, or sickle cell anemia?	<input type="checkbox"/>	<input type="checkbox"/>
(e) Complications of diabetes such as nephropathy (kidney), neuropathy (nerve, circulatory), retinopathy (eye) diabetic coma, or insulin shock?	<input type="checkbox"/>	<input type="checkbox"/>
(f) Alcohol or drug abuse, illegal use of drugs?	<input type="checkbox"/>	<input type="checkbox"/>
(g) Use of a walker, wheelchair, or electric scooter due to chronic illness or disease?	<input type="checkbox"/>	<input type="checkbox"/>
8. Have you ever plead guilty to or been convicted of a felony or misdemeanor or do you have such charge currently pending against you?	<input type="checkbox"/>	<input type="checkbox"/>

If all "No" answers in Part 2, complete Part 3. Otherwise, select MWL & check for state availability.

Part 3 Complete all questions and circle the condition(s) to which each "Yes" answer, if any, applies.

9. Have you, the Proposed Insured, by a member of the medical profession, ever been diagnosed with, or received, or been advised to receive treatment or medication for:	YES	NO
(a) Chronic Obstructive Pulmonary Disease (COPD), chronic bronchitis, emphysema, peripheral vascular disease or peripheral artery disease?	<input type="checkbox"/>	<input type="checkbox"/>
(b) Chronic hepatitis, Hepatitis C, cirrhosis of the liver, chronic pancreatitis, liver disease, or kidney disease?	<input type="checkbox"/>	<input type="checkbox"/>
(c) Insulin use before age 25?	<input type="checkbox"/>	<input type="checkbox"/>
(d) Irregular heartbeat, atrial fibrillation, Systemic Lupus (SLE), epileptic seizures, or Parkinson's disease?	<input type="checkbox"/>	<input type="checkbox"/>

If all "No" answers in Part 3, select SIMPL Preferred. Otherwise, select SIMPL Standard.

Give Details to questions answered "Yes" in Parts 2 and 3, above (**attach additional sheet, if necessary with Proposed Insured's signature**). You may also provide other additional information here.

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.

Any insurance must first be approved for issuance by Liberty Bankers Life Insurance Company (“Liberty Bankers”) on the basis of this Application. Coverage will begin when all three of the following have been met. (1) The policy has been issued, received, and accepted by the Proposed Owner. (2) Liberty Bankers has received the first full premium. (3) The Proposed Insured’s health and other conditions are as described in this Application.

I must agree in writing to any amendment in the amount, classification, plan of insurance, or benefits. Otherwise, I authorize Liberty Bankers to correct any other errors and omissions as necessary. I understand my acceptance of any coverage issued on this Application means I agree with any correction. I understand the first premium is due on the first draft day shown on page one after my Application is approved by Liberty Bankers. If I have given any cash or written out a check with this Application, then I have received a Condition Receipt.

I authorize any medical or medically related provider or institution, rehabilitation professionals, vocational evaluators, health plan or health care clearinghouse that has any records or knowledge about me and, if applicable my dependents, including prescription drug database or pharmacy benefit manager, ambulance or other medical transport service, any insurance company, Medicare or Medicaid agencies or the MIB, Inc. (“MIB”) to disclose my health, medical information, and non-medical information to Liberty Bankers Insurance Company, or its reinsurers. My authorization includes care, or treatment sought by or provided to me and/or any other applicant for coverage, including information relating to medical history, medical conditions, treatment, hospitalizations or confinements, ailments, pharmacy prescription drugs, and/or drug, alcohol or tobacco usage of the applicant(s).

I understand that Liberty Bankers underwriters, claim examiners, reinsurers, attorneys, or the medical director may disclose such health information, except MIB information, to the aforementioned parties for purposes of underwriting, compliance, record clarification or explanation, or in response to litigation, summons, or subpoenas. I understand that after this information is disclosed, the recipient may re-disclose it resulting in loss of protection by federal regulations. I authorize Liberty Bankers, or its reinsurers, to make a brief report of my protected health information to the MIB, Inc.

My authorization is valid for the maximum time period permitted by law in the state where the policy is delivered or issued for delivery. If I die during the contestability period of my coverage, and if permitted by law in the state where the policy is delivered or issued for delivery, then this Authorization will be valid for an additional 24 months from the date of my death. I direct my next of kin or the personal representative of my estate to legally enforce this Authorization after my death.

I know that I, or my authorized representative, may request a copy of this authorization. This authorization may be revoked by me or my authorized representative at any time except to the extent Liberty Bankers has relied on the authorization prior to notice of revocation or has a legal right to contest coverage under the contract or the contract itself. If I do not sign this authorization or if I alter or revoke it, except as specified above, Liberty Bankers may not be able to evaluate my claim or eligibility for insurance. I may revoke this authorization by sending written notice to Liberty Bankers at [P.O. Box 224 – Brownwood, TX 76804-0224, 1-888-525-4467, FAX 1-888-525-5002].

I certify that I have reviewed the questions and responses contained on this application. I certify that my responses are true and complete to the best of my knowledge and belief. I certify that my responses to these questions have been accurately recorded. I understand that no agent is authorized to advise me that any inaccurate answer is acceptable.

X _____ Date _____ City/State
Signature of Proposed Insured

X _____ Date _____ City/ State
Signature of Applicant/Owner (if other than Proposed Insured)

Producer Statement:	YES	NO
1. Did you give the Applicant(s) a copy of the Privacy Notice and other disclosure information?.....	<input type="checkbox"/>	<input type="checkbox"/>
2. Are you related to the Proposed Insured?	<input type="checkbox"/>	<input type="checkbox"/>
3. Was this Application taken: (<input type="checkbox"/> in person? <input type="checkbox"/> by tele-sales? <input type="checkbox"/> by i-Pad? <input type="checkbox"/> by mail or email?)		
4. Do you know anything not disclosed which might affect the underwriting of this risk?.....	<input type="checkbox"/>	<input type="checkbox"/>
5. Does the Proposed Insured have any existing life insurance policies or annuity contracts?	<input type="checkbox"/>	<input type="checkbox"/>
6. Is replacement of existing insurance involved in this Application?	<input type="checkbox"/>	<input type="checkbox"/>

Note: If either 5 or 6 is checked “yes” you must comply with the replacement requirements for the Proposed Owner’s state.

X _____ Producer’s Name _____ Producer Number _____
Producer’s Signature

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FAIR CREDIT REPORTING ACT PRE-NOTIFICATION FORM. Thank you for considering Liberty Bankers Life Insurance Company (“Liberty Bankers”) as your insurance carrier. Your Application will be processed as quickly as possible. Public Law 91-5088 requires that We advise you that an investigative consumer report may be made in connection with this Application which will provide applicable information concerning character, general reputation, personal characteristics and mode of living. The information for this report may be obtained through personal interviews with friends, neighbors, and associates. You are entitled to be interviewed in connection with an investigative consumer report; and, you have the right to receive a copy of any investigative consumer report by making a written request within a reasonable period of time.

NOTICE TO APPLICANTS FOR INSURANCE. Information regarding your insurability will be treated as confidential. Liberty Bankers, or its reinsurer(s), may, however, make a brief report of my protected health information to the MIB, Inc., a not for profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB, Inc. member company for life and health insurance coverage, or a claim for benefits is submitted to such a company, the MIB, Inc., upon request from you, will arrange disclosure of any information it may have in your file. If you question the accuracy of information in the MIB's file, you may contact the MIB, Inc. and seek a correction in accordance with the procedure set forth in the Federal Fair Credit Reporting Act. The address of the MIB's information office is 50 Braintree Hill, Suite 400, Braintree, Massachusetts, 02184, telephone 1-866-692-6901, web address: www.mib.com. Liberty Bankers, or its reinsurer(s), may also release information in its file to other life insurance companies to whom you may also apply for life or health insurance, or to whom a claim for benefits may be submitted.

**CONDITIONAL RECEIPT FOR CASH OR CHECK RECEIVED WITH APPLICATION
(DO NOT COMPLETE FOR ACH OR BANK DRAFT FOR A FUTURE DATE)**

INSURANCE BASED ON THE APPLICATION WILL TAKE EFFECT ONLY IF BOTH OF THESE CONDITIONS ARE MET:

1. On the effective date for coverage the Proposed Insured is insurable under Liberty Bankers’s rules for the applied for plan, amount, and premium rate.
2. That the sum paid is equal to the full first premium.

INSURANCE ISSUED BASED ON THE APPLICATION WILL TAKE EFFECT ON THE LATEST OF:
(a) date of the application; or (b) date requested in the application; or (c) date of the last medical requested by the Company.

The total amount of all Liberty Bankers coverage that may become effective prior to delivery of the policy to the Owner shall not exceed \$25,000. This limit includes riders, inforce, and applied for coverage.

LIBERTY BANKERS LIFE INSURANCE COMPANY has received \$ _____ for Applicant
(name) _____

X _____
Producer’s Signature Date

**THE PREMIUM CHECK MUST BE MADE PAYABLE TO LIBERTY BANKERS LIFE INSURANCE COMPANY.
DO NOT MAKE THE CHECK PAYABLE TO THE PRODUCER OR LEAVE THE PAYEE BLANK.**

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 few life insurance policies 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 interest. 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 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 termination 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, 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 the the responses herein are, to the best of my knowledge, accurate:

Applicant's Signature	Printed Name	Date
Producer's Signature	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 out loud.)

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 and the proposed 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 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 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?

REPLACEMENT TRANSACTION SALES MATERIAL CERTIFICATION STATEMENT

Print Producer Name and Number: _____

Print Applicant Name: _____

I hereby certify that:

- I used only insurer-approved sales materials;
- Copies of all sales materials used during solicitation were left with the applicant;
- Copies of all sales illustrations used during the solicitation were left with the applicant and also sent to the Home Office for the policy file; and
- This replacement is in compliance with the insurer's replacements guidelines.

Agents Signature

Date

I hereby certify that no sales materials or illustrations were used.

Agents Signature

Date

LIFE INSURANCE AND ANNUITIES

EXISTING CONTRACT/POLICY

Owner/Annuitant(s) _____
 Insurer _____
 Contract # _____
 Product Type* _____
 Product Name _____

REPLACEMENT MEMORANDUM

PROPOSED CONTRACT/POLICY

Owner/Annuitant(s) _____
 Insurer _____
 Contract # _____
 Product Type* _____
 Product Name _____

FOR BOTH LIFE INSURANCE AND ANNUITIES

(Complete all that is applicable)

CONTRACT OR POLICY PROVISION	EXISTING CONTRACT/POLICY	REPLACEMENT CONTRACT/POLICY
Current Proposed Premium/ Annual Consideration		
Current Contract Value		
Current Surrender Value		
Death Benefit Amount		
Current Interest Rate & Guarantee Period		
Guaranteed Minimum Accumulation/Interest Rate		

* Deferred Fixed Annuity, Deferred Variable Annuity, Deferred Indexed Fixed Annuity, Immediate Annuity, Indexed Life Insurance, Variable Life Insurance, Whole Life Insurance, Universal Life Insurance, Term Life Insurance and Endowment.

Surrender Charge Period in Years/ Charge Percentage Per Year/ Years Remaining		
Are free withdrawals available? If yes, what percentage? List options.		
Other significant policy or contract provisions		

FOR ANNUITIES ONLY
(Complete all that is applicable)

CONTRACT PROVISION	EXISTING CONTRACT/POLICY	REPLACEMENT CONTRACT/POLICY
Initial Bonus Percentage or Amount		
Potential Loss of Bonus if Annuity Is Exchanged, Surrendered or Funds Withdrawn.		
Sub-Account Choices		
Guaranteed Purchase/Settlement Option		

I have received a copy of this completed form.

_____/_____
Owner/Annuitant Date

_____/_____
Joint Owner/Annuitant Date

I certify that the above provisions, and any other significant provisions, of the existing policy or contract and the proposed policy or contract were discussed with the applicant(s).

_____/_____
Producer Signature Date