



Insured's Full Name: Policy Number(s):
Current Address:
Home Phone: ( ) Secondary Phone: ( )
If a telephone interview is required, the best time to call is AM or PM

APPLICATION FOR REINSTATEMENT OF INDIVIDUAL LIFE INSURANCE

INSTRUCTIONS: Complete separate reinstatement application for each covered person.

To the best of your knowledge and belief, since the date of this policy:
1. Have you been diagnosed by a medical professional with any terminal illness?
2. Are you currently bedridden at home, confined in a hospital, nursing home, or long-term care facility or receiving Hospice care?
3. Within the past 10 years, has the Proposed Insured been diagnosed with, received treatment for, or been advised to obtain treatment by a member of the medical profession for:
a) Heart disease or disorder, heart attack, stroke, chest pain, heart surgery, angioplasty, high blood pressure, diabetes or congestive heart failure?
b) Cancer or melanoma, leukemia, kidney failure or dialysis, liver disease or cirrhosis, chronic lung disease, or tuberculosis?
c) Alzheimer's Disease, Parkinson's Disease, Down's Syndrome, Lou Gehrig's Disease (ALS), Multiple Sclerosis (MS), seizure disorder or any other disorder of the brain or nervous system?
4. Have you ever been diagnosed by a member of the medical profession as having, or have you tested Positive for, or been treated by a member of the medical profession, for any of the following: Acquired Immune Deficiency syndrome(AIDS), Aids Related Complex(ARC), Human Immunodeficiency Virus(HIV Virus), or any other disease or disorder of the immune system?
5. Within the past 10 years, has Proposed Insured used narcotics, barbiturates, amphetamines, hallucinogens, heroin, cocaine, or other habit forming drugs, except as prescribed by a member of the medical profession, or received treatment or counseling for, or been advised by a medical professional to discontinue, the use of alcohol or prescribed or non-prescribed drugs, or been a member of a self-help group?
6. Been admitted to a hospital, clinic, or institution for examination, observation, diagnosis, operation or treatment?
7. Consulted or been treated by any physician or practitioner or had any physical impairment, sickness, injury, surgery or mental disorder not mentioned above?
8. Had any life or health insurance declined, postponed, or rated or refused reinstatement or renewal?
9. Had two or more moving violations, or had a driver's license suspended or revoked within the past 5 years?
10. Driver's License Number State of:
11. Engaged in or expect to engage in: aviation activities other than a fare paying passenger on commercial lines airlines, motor racing in any form, scuba diving, hang-gliding, cave exploration, parachuting, mountain climbing, rodeo, bungee jumping or ballooning?
12. Changed occupations? If yes, give present occupation, employer and duties below.
13. Are you now a cigarette smoker?
a. If "YES", number of packs daily?
b. Have you ever been a cigarette smoker and quit?
c. If "YES", when did you quit? Date (month/year)
d. Do you use tobacco in any other form? If "YES", Type:
14. Height: ft. and inches Weight: lbs.
15. Within the past 12 months, has the Proposed Insured been continuously at work, and able to perform all the duties of their normal occupation(except for normal pregnancy)? If "No", provide details below

GIVE COMPLETE DETAILS BELOW FOR "YES" #1-14 ANSWERS ABOVE AND "NO" FOR #15:

Table with 4 columns: Question Number, Date(s), DETAILS: Condition, operation performed, hospitalization, medications, other details, Names & addresses of doctors, hospitals or clinics involved.

NOTICE OF INFORMATION PRACTICES

This Notice To Be Detached and Retained by Inured

(Including Medical Information Bureau Notice and Fair Credit Reporting Act Notice)

Information regarding your insurability will be treated as confidential. American Life and Security Corp., its third party administrator, or its reinsurers may, however, make a brief report thereon to MIB, Inc. (MIB), a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members.

Upon receipt of a request from you MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901. If you question the accuracy of 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.

American Life and Security Corp., or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for life or 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.

I (We) represent that all statements and answers in this application are full, complete and true to the best of my (our) knowledge and belief. I (we) understand that said statements and answers are submitted as evidence of insurability of each person insured under the policy. It is agreed that this policy will not be reinstated and the company will have no liability until (1) all money required for reinstatement of this policy has been paid; (2) this application has been approved by American Life and Security Corp.'s Administrative Office during the lifetime of all persons who would be insured under this policy if reinstate. It is further agreed that with regard to the statements and answers provided above, any period of contestability provided in the policy shall run anew from the effective date of reinstatement.

I HEREBY AUTHORIZE any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, insurance company, consumer reporting agency, the Department of Motor Vehicles (or other appropriate state agency), or the Medical Information Bureau that has any records or knowledge of me or my health, to give American Life and Security Corp., or its reinsurer(s), such information as may be needed to consider my application for insurance. Such information may include records or knowledge of my health, motor vehicle records, aviation activities, hazardous sports or hobbies or avocations, and occupation. I authorize American Life & Security Corp., its third party administrator, or its reinsurers, to make a brief report of my personal health information to MIB. A photographic copy of this authorization shall be as valid as the original. The purpose for which this information is being collected is to consider your application for insurance. You or your authorized representative is entitled to receive a copy of this authorization.

This authorization shall be valid for 24 months from the date shown below. A photographic copy shall be as valid as the original. I have the right to revoke this authorization at any time by sending a revocation in writing to American Life and Security Corp., P.O. Box 5577 • LINCOLN NE 68505-5577. Attention: Underwriting Department. I have received a copy of the Notice of Information Practices.

**—FRAUD NOTICE—**

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.

DATE: \_\_\_\_\_

\_\_\_\_\_  
Signature of Owner (Always Required)

WITNESS: \_\_\_\_\_

\_\_\_\_\_  
Signature of Insured, if other than Owner  
(or Parent if insured is a minor)

**NOTICE OF INFORMATION PRACTICES continued**

We or our reinsurer(s), may also release information to other life insurance companies to whom you apply for life or health insurance, or to whom a claim is submitted.

In addition, we may get an investigative report from a consumer reporting agency. This report requires personal interviews with your neighbors, friends, or other acquaintances for information as to your general reputation, personal characteristics and mode of living. As part of your application, you have authorized us to do this. You have the right to be personally interviewed and to make a written request within a reasonable period about the nature and scope of this investigation. Upon written request you will be told if such a report has actually been ordered, and if it has, we will give you the name and address of the consumer reporting agency. You may contact this consumer reporting agency and ask for a copy of such report. Unless a legitimate business need exists or we are required to do so by law, the information we get in this report, as well as any other information which we later acquire, will not be disclosed to anyone else without your consent. You may request a copy of all information acquired by us and have a right to correct any personal information which you feel is inaccurate. We will, if required by law, give you a more detailed notice of the types of personal information which we get in considering your application, as well as any additional rights which you may have.

If you need any assistance, please feel free to contact your agent or call or write to us at American Life and Security Corp., P.O. Box 5577 • LINCOLN NE 68505-5577.