



**LIFE INSURANCE APPLICATION**

**A - PROPOSED INSURED'S INFORMATION**

1. New Member:  Yes  No 2. \_\_\_\_\_  Medical Required  
SOCIETY CERTIFICATE - HOME OFFICE USE ROSTER - HOME OFFICE USE

3. \_\_\_\_\_ 4. Sex:  M  F  
NAME (FIRST, MI, LAST NAME)

5. \_\_\_\_\_  
STREET ADDRESS / CITY, STATE, ZIP CODE

6. Marital Status: \_\_\_\_\_ 7. \_\_\_\_\_ 8. \_\_\_\_\_ 9. \_\_\_\_\_  
DATE OF BIRTH AGE BIRTHPLACE (STATE / COUNTRY)

10.  SSN  TIN  EIN # \_\_\_\_\_

11. \_\_\_\_\_ 12. \_\_\_\_\_  
EMAIL ADDRESS TELEPHONE NUMBER

13. \_\_\_\_\_ 14. \_\_\_\_\_  
EMPLOYER'S NAME, STREET ADDRESS / CITY, STATE, ZIP CODE OCCUPATION

15. \_\_\_\_\_ 16. \_\_\_\_\_ 17. \_\_\_\_\_  
PROPOSED INSURED'S DRIVER'S LICENSE NUMBER / STATE IDENTIFICATION NUMBER STATE ISSUED EXPIRY DATE

**B - OWNER'S INFORMATION (IF OTHER THAN PROPOSED INSURED)**

18. \_\_\_\_\_ 19. Sex:  M  F 20. \_\_\_\_\_  
NAME (FIRST, MI, LAST NAME OR NAME OF TRUST) DATE OF BIRTH

21. \_\_\_\_\_ 22. \_\_\_\_\_  
STREET ADDRESS / CITY, STATE, ZIP CODE RELATIONSHIP TO PROPOSED INSURED

23.  SSN  TIN  EIN # \_\_\_\_\_

24. \_\_\_\_\_ 25. \_\_\_\_\_  
EMAIL ADDRESS TELEPHONE NUMBER

26. \_\_\_\_\_ 27. \_\_\_\_\_ 28. \_\_\_\_\_  
DRIVER'S LICENSE NUMBER / STATE IDENTIFICATION NUMBER STATE ISSUED EXPIRY DATE

29. \_\_\_\_\_ 30. \_\_\_\_\_  
IF CERTIFICATE IS TRUST OWNED, COMPLETE NAME OF TRUSTEES DATE OF TRUST (ATTACH FIRST & LAST PAGE OF TRUST)

**C - APPLICANT'S INFORMATION (IF PROPOSED INSURED IS A JUVENILE)**

31. \_\_\_\_\_ 32. Sex:  M  F 33. \_\_\_\_\_  
NAME OF APPLICANT (FIRST, MI, LAST NAME) DATE OF BIRTH

34. \_\_\_\_\_ 35. \_\_\_\_\_  
STREET ADDRESS / CITY, STATE, ZIP CODE RELATIONSHIP TO PROPOSED INSURED

36.  SSN  TIN  EIN # \_\_\_\_\_

37. \_\_\_\_\_ 38. \_\_\_\_\_  
EMAIL ADDRESS TELEPHONE NUMBER

39. \_\_\_\_\_ 40. \_\_\_\_\_ 41. \_\_\_\_\_  
DRIVER'S LICENSE NUMBER / STATE IDENTIFICATION NUMBER STATE ISSUED EXPIRY DATE

**D - PLAN INFORMATION**

42. Plan \_\_\_\_\_ 43. Face Amount \$ \_\_\_\_\_

44. Premium \$ \_\_\_\_\_ 45. Mode:  Annual  Semi-Annual  Quarterly  Monthly 46.  ACH (complete form ACH1)

47. Riders\*:  GIO  ADB  WP  JPB \* Not all riders are available with all plans

48. In the event of a default in payment of any premium due, shall the automatic premium loan provision, if applicable, become effective in lieu of any non-forfeiture option?  Yes  No

49. Dividend election (choose one):  Cash  Purchase Paid-Up Additions 50. Send Billing Notices to:  Insured  Owner  Applicant

**E - ADDITIONAL LIFE INSURANCE INFORMATION**

51. Has the Proposed Insured ever had an application for life insurance declined, postponed, rated or modified?  Yes  No  
 If yes, provide details for the reason, since this may affect our decision: \_\_\_\_\_

52. Excluding this application, amount of insurance currently pending with other companies (If none, write "None"): \$ \_\_\_\_\_

53. Of the above pending amount, how much do you intend to accept? \$ \_\_\_\_\_

54. List all insurance now in force (include PRCUA. If none, write "None"). Have you, or do you intend to have any life insurance replaced, converted, reissued, or otherwise discontinued because of this application? If "Replacing", complete Replacement Form.

COMPANY	CERTIFICATE#	FACE AMOUNT	ISSUE DATE	ADB	REPLACING?	1035 EXCHANGE?
_____	_____	\$ _____	_____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	\$ _____	_____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	\$ _____	_____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

55. Do you, the Applicant, have any existing annuity contracts or life insurance policies? [ ] Yes [ ] No
If Yes, Company Name: \_\_\_\_\_

AGENT

56. Does the Applicant have any existing annuity contracts or life insurance policies? [ ] Yes [ ] No
If Yes, Company Name: \_\_\_\_\_

57. To the best of your knowledge, is this individual annuity or individual life insurance policy applied for intended to replace or change, in whole or in part, any existing insurance or annuities with this or any other insurer? [ ] Yes [ ] No

I certify that the information provided by the owner has been accurately recorded; no written sales materials other than those approved by the company were used; and I have reasonable grounds to believe the purchase of the contract applied for is suitable for the owner.

(PRINT) SALES REPRESENTATIVE'S NAME

CODE

SALES REPRESENTATIVE'S SIGNATURE

F - BENEFICIARY INFORMATION

Attach First & Last Page of Trust

58. PRIMARY (Name) \_\_\_\_\_ Relationship \_\_\_\_\_ % Share \_\_\_\_\_

Trustees (if applicable) \_\_\_\_\_

[ ] SSN [ ] TIN [ ] EIN # \_\_\_\_\_ Birth/Trust Date \_\_\_\_\_

PRIMARY (Name) \_\_\_\_\_ Relationship \_\_\_\_\_ % Share \_\_\_\_\_

Trustees (if applicable) \_\_\_\_\_

[ ] SSN [ ] TIN [ ] EIN # \_\_\_\_\_ Birth/Trust Date \_\_\_\_\_

59. CONTINGENT (Name) \_\_\_\_\_ Relationship \_\_\_\_\_ % Share \_\_\_\_\_

Trustees (if applicable) \_\_\_\_\_

[ ] SSN [ ] TIN [ ] EIN # \_\_\_\_\_ Birth/Trust Date \_\_\_\_\_

CONTINGENT (Name) \_\_\_\_\_ Relationship \_\_\_\_\_ % Share \_\_\_\_\_

Trustees (if applicable) \_\_\_\_\_

[ ] SSN [ ] TIN [ ] EIN # \_\_\_\_\_ Birth/Trust Date \_\_\_\_\_

G - GENERAL INFORMATION (IF YES, PROVIDE DETAILS IN REMARKS SECTION ON PAGE 3)

60. Are you a member, or do you intend to become a member of the armed forces, including the reserves? [ ] Yes [ ] No

61. Within the past five (5) years, has the Proposed Insured:

A. Been charged with driving while impaired (alcohol, drugs, other) violation, had a driver's license revoked or suspended, or within the past twenty-four (24) months received three (3) or more citations for moving violations? [ ] Yes [ ] No

B. Flown as a pilot, student pilot, crew member, or flights in other than commercial aircraft? [ ] Yes [ ] No

C. Engage in certain activities such as hang gliding, hot-air ballooning, ultra-light flying, heli-skiing, mountain, ice or rock climbing, cliff or base jumping, motor vehicle racing, motorcycle or any other motorized land or water vehicle racing, or scuba or sky diving? [ ] Yes [ ] No

62. Does the Proposed Insured intend to travel or reside outside the United States within the next twelve (12) months? [ ] Yes [ ] No

H - PROPOSED INSURED'S HEALTH INFORMATION (IF YES, PROVIDE DETAILS IN REMARKS SECTION ON PAGE 3)

63. Height: \_\_\_\_\_ feet \_\_\_\_\_ inches 64. Weight: \_\_\_\_\_ 65. Any weight loss or gain in the past twelve (12) months? [ ] Yes [ ] No

66. \_\_\_\_\_

IF #65 IS YES, HOW MUCH WEIGHT? LOSS OR GAIN? REASON FOR CHANGE?

67. \_\_\_\_\_ 68. \_\_\_\_\_

NAME OF PROPOSED INSURED'S PHYSICIAN (FIRST, MI, LAST NAME); IF NONE, WRITE "NONE"

PHYSICIAN'S TELEPHONE NUMBER

69. \_\_\_\_\_

PHYSICIAN'S STREET ADDRESS / CITY, STATE, ZIP CODE

70. \_\_\_\_\_

DATE LAST SEEN; REASON, RESULTS OF VISIT

71. Has the Proposed Insured smoked or used tobacco in any form in the past twelve (12) months? [ ] Yes [ ] No

TYPE OF TOBACCO USED: \_\_\_\_\_ LAST USE OF TOBACCO (MM/YYYY): \_\_\_\_\_

72. Has the Proposed Insured ever:

A. Used marijuana, cocaine, barbiturates, intravenous drugs, hallucinogens, sought advice, or treatment for alcohol or drug use? [ ] Yes [ ] No

B. Had any surgical operations? [ ] Yes [ ] No

C. Been in a hospital, sanitarium, or other institution for observation, rest, diagnosis, or treatment? [ ] Yes [ ] No

73. Has the Proposed Insured ever seen a physician, been diagnosed with, or treated for:

A. High blood pressure, coronary artery disease, or any other disorder or disease of the heart, blood vessels, or cardiovascular system, stroke, or any other disease of the cerebrovascular system? [ ] Yes [ ] No

B. Cancer, tumor, or any other growth, or malignancy? [ ] Yes [ ] No

C. Diabetes, thyroid disorder, anemia, hepatitis, or any other blood, or glandular disorder? [ ] Yes [ ] No

D. Any nose, throat, lung, or any other respiratory disorder, including sleep apnea? [ ] Yes [ ] No

E. Any disorder of the stomach, intestines, rectum, liver, or pancreas? [ ] Yes [ ] No

F. Any injury to, or disease of the bones, muscles, joints, eyes, or skin, including arthritis? [ ] Yes [ ] No

G. Epilepsy, seizures, brain disorder, or any other disease or disorder of the nervous system? [ ] Yes [ ] No

H. Anxiety, depression, or an emotional, behavior, mental, or nervous disorder? [ ] Yes [ ] No

I. Any disease or disorder of the kidney, bladder, or genital organs or system? [ ] Yes [ ] No

J. Any immune system disease or disorder including AIDS (Auto Immune Deficiency Syndrome) or positive HIV (Human Immunodeficiency Virus) test? [ ] Yes [ ] No

74. Other than as disclosed in the answers above, has the Proposed Insured within the past five (5) years:

- A. Consulted, received treatment or advice from, been prescribed medication by any other physician or medical facility? If yes, state date reason, ordered by whom and reasons.  Yes  No
- B. Had any abnormal diagnostic tests?  Yes  No
- C. Been aware of any symptoms for which a physician has not been consulted?  Yes  No
- D. Made claim for or received benefits, compensation, or a pension due to sickness or injury?  Yes  No
- E. Had any known indication of any other physical disorder or abnormality?  Yes  No

**I - PROPOSED INSURED'S FAMILY HISTORY**

75. Has the Proposed Insured's parents and/or siblings had heart disease, kidney disease, diabetes, cancer, stroke, or any other hereditary disease?  Yes  No *If yes, indicate family member, age at diagnosis, and disease.* \_\_\_\_\_

**76. Proposed Insured's Family History**

	Age, If Living	Cause Of Death	Age At Death
Father			
Mother			
Brothers: No. Living _____ No. Dead _____			
Sisters: No. Living _____ No. Dead _____			

**REMARKS:** Explain "Yes" answers to questions 60-62 and 72-74 below. If additional space is needed, attach a separate page that includes your printed name, signature and date at the bottom.

Question Number	Name, Address, and Phone Number of Physician, Medical Facility or Hospital Details (Dates, Reason, Diagnosis, Duration, Treatment and Test Results)

HOME OFFICE USE - DO NOT WRITE IN THIS SPACE
**Endorsements & Amendments**

**J - AGREEMENTS & SIGNATURES**

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. Any certificate issued as a result of material misstatement or omission of facts may be voided and the company's only obligation shall be to return the premiums paid.

**1) I AGREE** that the statements and answers contained in this application and in any medical examination required by the Union are complete and true to the best of my knowledge and belief. **2) I AGREE** to abide by the Articles of Incorporation, Constitution, By-Laws, Rules and Regulations of the Union, which are now in force or may hereafter be adopted by the Union. **3) I AGREE** that the insurance applied for will become effective when the first premium due is paid and while the Proposed Insured's health, habits and occupation remain as described in this application on the date of issuance of a life certificate by the Union. **4) I AGREE** that if I am not a member of the Union, this application serves as a membership application.

SIGNED AT \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_

\_\_\_\_\_  
PROPOSED INSURED'S SIGNATURE (Age 16 & Up)

\_\_\_\_\_  
OWNER'S SIGNATURE, IF OTHER THAN PROPOSED INSURED

\_\_\_\_\_  
APPLICANT'S SIGNATURE, IF OTHER THAN PROPOSED INSURED

\_\_\_\_\_  
SALES REPRESENTATIVE'S SIGNATURE

\_\_\_\_\_  
(PRINT) SALES REPRESENTATIVE'S NAME, CODE, AND DISTRICT

\_\_\_\_\_  
SALES REPRESENTATIVE'S PHONE NUMBER AND EMAIL

**DISCLOSURE NOTICE – FAIR CREDIT REPORTING ACT**

As part of our routine selection procedure, we may request that an investigative Consumer Report be made. These reports include information as to identify character, general reputation, personal characteristics, verification of residence, marital status, estimate of worth and income, occupation, avocations, general health, habits and mode of living. Information is obtained from several different sources. Confidential interviews may be conducted with neighbors, friends, associates and acquaintances. Personal discussions may be arranged with you or your family and public records may be carefully reviewed. Upon written request to the Underwriter at the PRCUA, further information on the nature and scope of the report will be provided. Our experience shows that information from investigative reports usually does not have an adverse effect upon our underwriting decision. If it should, we will notify you in writing and identify the reporting agency. At that point, if you wish to do so, you may discuss the matter with the reporting company. All of these rights are guaranteed to you by the Fair Credit Reporting Act, which took effect in April, 1971.

Notice to \_\_\_\_\_  
PROPOSED INSURED'S SIGNATURE (AGE 16 & UP) DATE

**CONDITIONAL RECEIPT**

**NO COVERAGE WILL BECOME EFFECTIVE PRIOR TO CERTIFICATE DELIVERY UNLESS AND UNTIL ALL CONDITIONS ON THIS RECEIPT ARE MET.** If: (1) an amount equal to at least one month premium, for the plan and amount applied for, is submitted; (2) all underwriting requirements, including any medical examinations required by the rules of the Union are completed; and (3) the Proposed Insured is, on the date indicated on this receipt, a risk acceptable for insurance exactly as applied for without modification of plan, premium rate, or amount under the rules and practices of the Union. THEN insurance under the certificate applied for shall become effective on the latest of (a) the register date of application, (b) the date of the last of any medical examinations, and (c) any date of issue requested in the application.

**THE AMOUNT OF INSURANCE WHICH MAY BECOME EFFECTIVE PRIOR TO CERTIFICATE DELIVERY SHALL NOT EXCEED \$100,000,** which amount includes any additional benefits for death by accident. If any of the above conditions is not met, the liability of the PRCUA shall be limited to the return of the amount submitted.

**NO REPRESENTATIVE HAS THE AUTHORITY TO ALTER THE TERMS OR CONDITIONS OF THIS RECEIPT.**

Received \$ \_\_\_\_\_ from \_\_\_\_\_ on the Life of: \_\_\_\_\_

in connection with an application for life insurance with the same date as this receipt. This payment is made and accepted subject to the above conditions.

**POLISH ROMAN CATHOLIC UNION OF AMERICA**  
**Chicago, Illinois**

\_\_\_\_\_  
SALES REPRESENTATIVE'S SIGNATURE DATE

## HIPAA COMPLIANT AUTHORIZATION FOR RELEASE OF MEDICAL INFORMATION

PROPOSED INSURED'S NAME (FIRST, MI, LAST NAME)

DATE OF BIRTH (MM/DD/YYYY)

I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy or pharmacy benefit manager, medical facility, or other health care provider that has provided payment, treatment or services to me or on my behalf within the past five (5) years ("My Providers") to disclose my entire medical record, prescription history, medications prescribed, and any other protected health information concerning me. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose my entire medical record without restriction.

This protected health information is to be disclosed under this Authorization so that Polish Roman Catholic Union of America may: 1) underwrite my application for coverage, make eligibility, risk rating, policy issuance and enrollment determinations; 2) obtain reinsurance; 3) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 4) administer coverage; and 5) conduct other legally permissible activities that relate to any coverage I have or have applied for with Polish Roman Catholic Union of America.

This authorization shall remain in force for 30 months following the date of my signature below, and a copy of this authorization is as valid as the original. I understand that I have the right to revoke this authorization in writing, at any time, by providing written notification to the entity identified above. I understand that a revocation is not effective to the extent that any of My Providers has relied on this Authorization or to the extent that Polish Roman Catholic Union of America has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information that is disclosed pursuant to this authorization is no longer covered by federal rules governing privacy and confidentiality of health information, but it will not be re-disclosed by the recipient except as authorized by me or as required by law.

I understand that My Providers may not refuse to provide treatment or payment for health care services if I refuse to sign this authorization. I further understand that if I refuse to sign this authorization to release my complete medical record, Polish Roman Catholic Union of America may not be able to process my application, or if coverage has been issued may not be able to make any benefit payments. I agree that a photo static copy of this authorization shall be considered as effective and valid as the original. I know that I or my representative may request a copy of this authorization.

SIGNATURE OF PROPOSED INSURED/PATIENT OR PERSONAL REPRESENTATIVE

DATE (MM/DD/YYYY)

DESCRIPTION OF PERSONAL REPRESENTATIVE'S AUTHORITY OR RELATIONSHIP TO PATIENT

**SALES REPRESENTATIVE REPORT**

1. Has any insurance or annuity in force or applied for on the life of the proposed annuitant terminated within the past three months or is termination of such insurance or annuity contemplated as a result of the issuance of the annuity applied for?

Yes       No

If yes, have you complied with the Union's and your state's requirements regarding replacement?

Yes       No

2. Have you issued a receipt with this application?

Yes       No

3. REMARKS/SPECIAL REQUESTS: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I certify that on the date shown below:

- 1. The application was completed and signed in my presence by the proposed annuitant, or the owner, if other than the proposed annuitant;
- 2. I have asked each question on the application and I have honestly and accurately recorded the answers supplied by the proposed annuitant, or the owner, if other than the proposed annuitant.

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SALES REPRESENTATIVE'S SIGNATURE & CODE (MUST BE SIGNED IN EVERY CASE)

\_\_\_\_\_  
SALES REPRESENTATIVE'S PHONE NUMBER

\_\_\_\_\_  
SALES REPRESENTATIVE'S EMAIL ADDRESS