

PLEASE PRINT WITH BLACK INK

APPLICATION FOR LIFE AND HEALTH INSURANCE TO:



AMERICAN HERITAGE LIFE INSURANCE COMPANY

1776 AMERICAN HERITAGE LIFE DRIVE
JACKSONVILLE, FLORIDA 32224-6688

Proposed Insured (Last, First, M.I.)					<input type="checkbox"/> M <input type="checkbox"/> F	Age	Birthdate	Height	Weight	Social Security Number
Home Address			City		State		Zip		Home Phone Number	
Employer				Occupation				Date Hired		
Payor or Owner (if other than Proposed Insured)		<input type="checkbox"/> Payor	<input type="checkbox"/> Owner	Social Security Number or Tax I.D. Number (Owner or Payor)						
Owner's Address (if different than Proposed Insured's)				City			State		Zip	
Primary Beneficiary - Full Name Age Relationship				Contingent Beneficiary - Full Name Age Relationship						

DEPENDENTS PROPOSED FOR COVERAGE

Last Name	First Name	M.I.	Relationship	Date of Birth	Age	Sex

INSURANCE PLANS	Universal Life	Face Amount	Riders	Rider	Rider	Rider	Rider	Rider	Rider	Rider	Rider	Mode Premium
		Death Benefit Option <input type="checkbox"/> 1 <input type="checkbox"/> 2	Units/Amt									\$
	Term Life	Face Amount	Riders	Rider	Rider	Rider	Rider	Rider	Rider	Rider	Rider	Mode Premium
			Units/Amt									\$
	Cancer	<input type="checkbox"/> Individual <input type="checkbox"/> Family	Riders	Rider	Rider	Rider	Rider	Rider	Rider	Rider	Rider	Mode Premium
	Benefit / Plan:		Units/Amts.									\$
Accident	<input type="checkbox"/> Individual <input type="checkbox"/> Family	Monthly Salary \$	Rider	Rider	Rider	Rider	Rider	Rider	Rider	Rider	Mode Premium	
Benefit / Plan:		Units									\$	
SHOP	<input type="checkbox"/> Individual <input type="checkbox"/> Individual & Children <input type="checkbox"/> Individual & Spouse <input type="checkbox"/> Family	Base Plan	Rider IHR1	Rider SAR1	Rider IPBR1	Rider OEAR1	Rider OPBR1	Rider AHRN	Rider TR1	Rider ADIR1	Rider SDIR1	Mode Premium
Benefit / Plan:		Units	Units	Units	Units	Units	Units	Units	Units	Units	Units	\$
Heart/Stroke	<input type="checkbox"/> Individual <input type="checkbox"/> Family	Riders	Rider	Rider	Rider	Rider	Rider	Rider	Rider	Rider	Mode Premium	
Units or Benefit Level:		Units/Amt									\$	

Cash With Application <input type="checkbox"/> Yes <input type="checkbox"/> No	Premiums/Billing Mode <input type="checkbox"/> Annual <input type="checkbox"/> PAC	Total Mode Premium
PAC Policies Transit Number _____		\$
<input type="checkbox"/> Checking Account Number _____	Remarks	Producer Number
<input type="checkbox"/> Savings Draft Date _____		_____

**APPLICATION TO AMERICAN HERITAGE LIFE INSURANCE COMPANY
NON-MEDICAL QUESTIONNAIRE - SUPPLEMENTAL EXPLANATIONS (CONT.)**

Proposed Insured _____

Quest. #	Name	Disease or Injury - Dates	Duration	Result	Name & Address of Doctor

Other Explanations:

This supplements and is part of my application signed on the same date for the proposed insured above. The information above is true, complete and correctly recorded.

Date: _____

Signature of Proposed Insured _____ Signature of Owner if other than Insured _____

RECEIPT FOR CASH WITH APPLICATION

1. All checks must be made payable to American Heritage Life Insurance Company. Do not make checks payable to the producer or leave the payee blank.
2. If your application is approved and accepted, your coverage will be effective on the date of final underwriting approval.
3. If your application is approved and accepted, the cash submitted with your application will be applied towards your first premium payment due for the coverage applied for.
4. If your application is approved and accepted, there is no coverage between the date of your application and the effective date of the policy.
5. This receipt is issued on the condition that any check or other method of payment is good and collectible. The deposit of your payment to our account does not guarantee acceptance for insurance.
6. If your application is denied, you will receive no coverage and your payment submitted with your application will be refunded to you.

I have read and explained this RECEIPT FOR CASH WITH APPLICATION to the applicant. I have received an amount of \$ _____ from _____ which I will remit to the home office with the application for insurance.

Signature of Producer: _____ Date: _____

I have personally completed an application for an individually underwritten insurance policy. The producer has read and explained this RECEIPT FOR CASH WITH APPLICATION to me. I understand that I will not receive any insurance coverage unless my application is approved and accepted by American Heritage Life Insurance Company and a policy(ies) is (are) issued.

Signature of Applicant: _____ Date: _____

PRODUCER INSTRUCTIONS

1. Complete the entire application to the extent appropriate for the coverage applied for.
 2. Non-Medical Questionnaire - Always complete, even if a medical exam is required.
 3. Medical History - If more space is needed to explain answers to the non-medical questions, use the reverse side of this page (top) and get additional signatures requested.
 4. Multiple Plans Requested - You may use one application to apply for multiple products only if the primary insured and the owner are the same for all. Otherwise, use separate applications.
 5. Signatures - Each proposed insured and the owner (if different) must sign.
 6. MIB and Important Notice - Always give this to the applicant.
 7. Receipt for Cash with Application - Give this only when the first full payment on the plan, mode of payment, and amount applied for is received. Read the terms of this receipt. Do not take money and give receipt without H.O. approval if life coverage exceeds \$100,000. Also, don't give this receipt or take cash if Question 1 is answered "No" and/or any of the Questions 2, 4-8 are answered "Yes." Instead, mark as a trial application and take cash on delivery if issued.
 8. Producer's Statement - Check the yes/no boxes appropriately and sign. Print your name legibly.
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Important Notice About Privacy:

In processing your application, an investigative report may be made. Information is obtained through interviews with third parties, such as family members, business associates, financial sources, friends, neighbors, or others with whom you are acquainted. This inquiry includes information as to your character, general information and personal characteristics. You have the right to make a written request within a reasonable period of time for a complete and accurate disclosure of additional information concerning the nature and scope of the investigation. No information obtained from the Medical Information Bureau pertaining to Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) will affect the issuance or the underwriting of this policy except, upon written consent, to be medically tested for HIV or AIDS and the results of such testing proved positive.

MIB Notice:

Information regarding your insurability is treated as confidential. We or our reinsurers may, however, make a brief report to the Medical Information Bureau, a non-profit membership organization of life insurance companies, which operates an information exchange for its members. If you apply to another Bureau member company for life or health insurance coverage or a claim for benefits is submitted to such a company, the Bureau, upon request, will supply such company with the information in its file. Upon receipt of a request from you, the Bureau arranges disclosure of any information it may have in your file. If you question the accuracy of information in the Bureau's file, contact the Bureau and seek a correction in accordance with the procedure set forth in the Federal Fair Credit Reporting Act. The address of the bureau's information office is P.O. Box 105, Essex Station, Boston, MA 02112, PH. #617-426-3660. American Heritage Life or its reinsurers may release information in its file to other insurance companies that you apply to for life or health insurance, or submit a claim to for benefits. However, no specific information pertaining to Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) will be disclosed to anyone outside the company or its employees, insurance affiliates, agents or reinsurers, except, to a physician designated by the applicant, in writing or, in the absence of such designation, to the State Department of Health.

IN/MIB (01/03)