SENIOR GROUP TERM LIFE INSURANCE APPLICATION
FOR ACP MEMBERS AND THEIR FAMILIES

Request for Group Insurance from:
New York Life Insurance Company
51 Madison Ave., New York, NY 10010

Complete this form and send no money to:
ADMINISTRATOR
ACP GROUP INSURANCE PROGRAM
PO BOX 9947 Phoenix, AZ 85068
Questions? Call: 1.855.749.7908

1 Member Information:

Please print in ink or type. Do not use correction fluid or gel pens. Initial and date any changes made.

Member Name: (FULL NAME: LAST - FIRST - M.I.)

Home Address:

City, State, Zip:

Home Phone: ( ) – Office Phone: ( ) – Fax: ( ) –

Social Security #: – – Height: ft. in. Weight: lbs. Sex: ◯ Male ◯ Female

Member Date of Birth: MM – DD – YYYY Email Address:

Marital Status: ◯ Married ◯ Divorced ◯ Single ◯ Widow(ed) ◯ Civil Union* ◯ Domestic Partner*

*Eligibility of Domestic Partner/Civil Union partners is determined by State law.

Spouse/Eligible Partner

Name: (FULL NAME: LAST - FIRST - M.I.)

Height: ft. in. Weight: lbs. Sex: ◯ Male ◯ Female

Member Date of Birth: MM – DD – YYYY Email Address:

Marital Status: ◯ Married ◯ Divorced ◯ Single ◯ Widow(ed) ◯ Civil Union* ◯ Domestic Partner*

*Eligibility of Domestic Partner/Civil Union partners is determined by State law.

Are you presently insured under any ACP Group Life Insurance Plans? ◯ Yes ◯ No

If "Yes," indicate which plan(s) and provide details (person insured and amount of insurance):

◯ Senior Term Life ◯ Term Life ◯ 10-Year Level Term Life ◯ 20-Year Level Term Life

Details:

Do you or your spouse (if proposed for insurance) intend to reside outside the U.S. within the next 12 months?

Member: Yes, Countries: For how long? ◯ No

Spouse: Yes, Countries: For how long? ◯ No

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2 Membership Affiliation

Are you now a member of the American College of Physicians? ◯ Yes ◯ No

Member #: _______________

(Membership in ACP is required for participation in the plan.)

3 Insurance Requested:

(Please refer to the brochure for eligibility, options and coverage description.)

I hereby apply for the coverage indicated below, based upon all my statements made in this application:

SENIOR GROUP TERM LIFE INSURANCE: Member (Choose one amount) $25,000.00 ◯ $100,000.00 ◯

Spouse* (Choose one amount) $25,000.00 ◯ $100,000.00 ◯

*Spouse/eligible partner coverage cannot exceed member coverage.

Do you have any other life insurance in force? ◯ Yes ◯ No

If "Yes," total amount in all companies: Member $ __________ Spouse $ __________

Do you have other insurance applications pending? ◯ Yes ◯ No

If "Yes," indicate total amount in all companies: Member $ __________ Company __________

Spouse $ __________ Company __________

Tobacco/Nicotine Use: Have you or your spouse (if proposed for coverage) used tobacco or any nicotine substitute in any form (including nicotine patches, nicotine chewing gum and electronic cigarettes)?

Member ◯ Yes ◯ No Spouse ◯ Yes ◯ No

If "Yes," please state when you last used tobacco or nicotine products and specify the product used.

Member: __________ (MONTH YEAR) __________ (PRODUCT) Spouse: __________ (MONTH YEAR) __________ (PRODUCT)

Insurance Replacement

RESIDENTS OF NEW YORK—IMPORTANT REPLACEMENT INFORMATION: It may not be in your best interest to replace existing life insurance policies or annuity contracts in connection with the purchase of a new life insurance policy, whether issued by the same or a different insurance company. A replacement will occur if, as part of your purchase of a new life insurance policy, existing coverage has been, or is likely to be, lapsed, surrendered, forfeited, assigned, terminated, changed or modified into paid-up insurance or other forms of benefits, loaned against or withdrawn from, reduced in value by use of cash values or other policy values, changed in the length of time or in the amount of insurance that would continue or be continued with a stoppage or reduction in the amount of premium paid. Prior to completing a replacement transaction, you may want to contact the insurance company or agent who sold you the life insurance or annuity contract that will be replaced to help you decide whether the replacement is in your best interest.

RESIDENTS OF NEW YORK: I have read the Important Replacement Information above. Is the life insurance applied for intended to replace, in whole or in part, any existing insurance or annuity? Member ◯ Yes ◯ No Spouse ◯ Yes ◯ No

RESIDENTS OF ALL OTHER STATES: Is the insurance applied for intended to replace, discontinue or change an existing policy?

Member ◯ Yes ◯ No Spouse ◯ Yes ◯ No

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4 Beneficiary Designation

(Please refer to the brochure for eligibility, options, and coverage description.)
I make the following beneficiary designation with respect to all insurance on my life under this Group Senior Term Life Insurance Plan, and if I am already covered under the Plan, I hereby revoke any prior designation. The beneficiary for dependent coverage shall be the insured member as provided in the Group Policy. (If you wish to name a different beneficiary for spouse coverage, contact the Administrator.) 1.) If naming more than one beneficiary, note if each is to be primary and/or secondary, and the percentage of death proceeds to be distributed to each. 2.) If naming a trust, please indicate the full name and date of the trust. (Attach a separate sheet if necessary, then sign and date it.)

◯ Primary ◯ Contingent ◯ %:

Beneficiary Name:
Last First MI

Beneficiary's Relationship to Member:

Beneficiary Social Security #:

Beneficiary Date of Birth:

Street Address:

City: State: Zip Code:

◯ Primary ◯ Contingent ◯ %:

Beneficiary Name:
Last First MI

Beneficiary's Relationship to Member:

Beneficiary Social Security #:

Beneficiary Date of Birth:

Street Address:

City: State: Zip Code:

5 Statement of Health: Please initial any changes you make on this form.

To the best of your knowledge and belief answer the following questions as they apply to you and your spouse, if applying for spousal coverage.

1. Is any person proposed for insurance now taking any prescribed medication or, receiving or contemplating any medical attention or surgical treatment? Member ◯ Yes ◯ No Spouse ◯ Yes ◯ No
2. During the past five years, has any person proposed for insurance ever been medically diagnosed by a physician as having or been treated for: heart trouble, elevated high blood pressure, gynecological or genitourinary disorders, ulcers, cancer, diabetes, mental or nervous disorder or psychotheraputic treatment, epilepsy, respiratory disorder, kidney or liver disorder (including hepatitis), enlarged lymph nodes or immunodeficiency disorder, thyroid disorder, blood disorder, albumin, blood or sugar in urine, back trouble/disorder, arthritis or unexplained weight loss? Member ◯ Yes ◯ No Spouse ◯ Yes ◯ No
3. During the past five years, has any person proposed for insurance been counseled, treated or hospitalized for the use of drugs or alcohol? Member ◯ Yes ◯ No Spouse ◯ Yes ◯ No
4. During the past five years has any person proposed for insurance suffered from incontinence or required assistance in bathing, toileting, dressing, eating, cooking or transferring? Member ◯ Yes ◯ No Spouse ◯ Yes ◯ No
5. Has any person proposed for insurance had a parent, brother or sister who, prior to age 60, had been medically diagnosed by a physician as having or been treated for: cancer, a stroke, paralysis, hypertension, diabetes, heart disease, kidney disease, neuromuscular or mental illness? Member ◯ Yes ◯ No Spouse ◯ Yes ◯ No

Please note: Mental disorders include Neurocognitive diseases such as Alzheimers, dementia, neurosis, etc.

IF YOU HAVE ANSWERED "YES" TO ANY QUESTIONS, GIVE COMPLETE DETAILS BELOW.

(If you need more space, use a signed and dated separate sheet. Please avoid the use of such terms as "etc.," "various" or "miscellaneous.")

Question Letter/No.	Illness or Condition-Date of Onset-Duration-Treatment-Operation-Degree of Recovery-Date	Name and address of Physicians or other Practitioners and Hospitals where confined or treated:

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4 Statement of Health: Please initial any changes you make on this form. *(Continued)*

YOU MAY BE CONTACTED BY A SERVICE PROVIDER ON BEHALF OF NEW YORK LIFE TO ASK ABOUT YOURMEDICAL HISTORY

Best place and time to contact you (Choose one of each):	PLACE	DAY	TIME OF DAY	
	◯ Residence	◯ Weekdays	◯ Morning (7:00–12:00)	◯ Afternoon (12:00–5:00)
	◯ Business	◯ Weekends	◯ Evening (5:00–8:00)	◯ Night (8:00–11:00)

I understand that New York Life Insurance Company has the right to require additional information and, if necessary, an examination by a physician. I ask New York Life to rely on all such statements made on this form, and any supplements to it, while considering this request. I also understand that the coverage afforded will be in consideration of the answers and statements set forth above.

AUTHORIZATION: I hereby authorize any licensed physician, medical practitioner, hospital, pharmacy, clinic or other medical or medically related facility, laboratory, insurance company, MIB, Inc. (MIB), or other organization, institution or person, that has any records or knowledge of me or my health to release information, including prescription drug records, maintained by physicians, pharmacy benefit managers, and other sources of information to New York Life Insurance Company, its reinsurers, its subsidiaries or the Plan Administrator about the physical and mental health of any persons proposed for insurance, including significant history, findings, diagnosis and treatment, but excluding psychotherapy notes for the purpose of evaluating my application for insurance. Health information obtained will not be redisclosed without my authorization unless permitted by law, in which case it may not be protected under federal privacy rules. For example, New York Life may be required to provide it to insurance, regulatory or other government agencies. In this case, the information may no longer be protected by the rules governing your AUTHORIZATION.

A photocopy of this AUTHORIZATION and request form shall be as valid as the original. In all circumstances, my authorized agent, representative, or I may request a copy of this AUTHORIZATION. This AUTHORIZATION shall be valid for a period of 24 months from the date signed, unless sooner revoked. The AUTHORIZATION may be revoked at any time by sending written notice to New York Life Insurance Company. My revocation will not be effective to the extent that New York Life or any other person already has disclosed or collected information or taken other action in reliance on it, or to the extent that New York Life has a legal right to contest a claim under an insurance certificate or the certificate itself.

By signing and dating this application, the member requests the insurance indicated; and the member and any person proposed for insurance consent to authorize the disclosure of information to and from the providers noted above and in the IMPORTANT NOTICE, including making a brief report of your protected health information to MIB, Inc.; and attest to having read the IMPORTANT NOTICE and Fraud Notices enclosed, including how our information is exchanged with MIB, and that to best of your knowledge and belief, the answers provided to the question are true and complete.

Member's Signature: X ______________________ **Date:** __ __ – __ __ – __ __ __ __
(PLEASE SIGN AND DATE IN INK.) MM DD YYYY

Spouse's Signature: X ______________________ **Date:** __ __ – __ __ – __ __ __ __
(NECESSARY ONLY IF SPOUSE COVERAGE IS REQUESTED. PLEASE SIGN AND DATE IN INK.) MM DD YYYY

Please complete all pages and sign this page. Send no money with this application.

Once completed and dated, this should be submitted at once to:
ACP Group Insurance Program
P.O. Box 9947, Phoenix, AZ 85068 • 1-855-749-7808

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5 Fraud Notice:

FRAUD NOTICE—For residents of all states except those listed below and New York: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties. **RESIDENTS OF CO,** the following also applies: Any insurance company or agent who defrauds or attempts to defraud an insured shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

RESIDENTS OF AL/AR/LA/RI: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

RESIDENTS OF CA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties. The falsity of any statement in the application for any policy shall not bar the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer.

FOR RESIDENTS OF D.C., WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

RESIDENTS OF FL: 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.

RESIDENTS OF KS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of insurance fraud as determined by a court of law.

RESIDENTS OF ME: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

RESIDENTS OF MD: Any person who knowingly or willfully presents a false and fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

RESIDENTS OF NJ: WARNING: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

RESIDENTS OF OK: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

RESIDENTS OF PUERTO RICO: Any person who knowingly and with the intent to defraud presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine no less than five thousand (5,000) dollars nor more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties.

If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

RESIDENTS OF TN/WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

RESIDENTS OF VA: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statements may have violated state law.