

Application for:
Individual Whole Life & Limited
Death Benefit Life Insurance



FIRST GUARANTY INSURANCE COMPANY
Administrative Office: P.O. Box 57220, Salt Lake City, Utah 84157-0220
Telephone: (801) 264-1060 or Toll Free: 1 (800) 574-7117

GUARDIAN PLAN

Name of Proposed Insured (Print) First Initial Last		Gender	Birthdate	Age	Height	Weight
Mailing Address			City	State	Zip	
Proposed Insured's Telephone Number	Email address		Social Security Number/TIN		Maiden name (if applicable)	
Owner's Name (if other than the Proposed Insured): _____						
Address: _____		City: _____		State: _____		Zip: _____
Telephone Number: _____		Email address: _____		Relationship: _____		
Payor's Name (if other than the Proposed Insured): _____						
Address: _____		City: _____		State: _____		Zip: _____
Telephone Number: _____		Email address: _____		Relationship: _____		
Primary Beneficiary: _____			Contingent Beneficiary: _____			
Mailing Address: _____			Mailing Address: _____			
Email Address: _____			Email Address: _____			
Telephone: _____ Relationship: _____			Telephone: _____ Relationship: _____			
All Premiums are Level Class: <input type="checkbox"/> Preferred <input type="checkbox"/> Standard <input type="checkbox"/> Modified (3 year graded)		Premium Payable: <input type="checkbox"/> EFT <input type="checkbox"/> Direct Monthly Bill <input type="checkbox"/> Debit/Credit Card <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Annual		Base Face Amount: \$ _____		
Payment: <input type="checkbox"/> 10-Pay <input type="checkbox"/> 20-Pay <input type="checkbox"/> Whole Life				<input type="checkbox"/> ADB Face Amount: \$ _____		
				<input type="checkbox"/> Child Face Amount: \$ _____		
Amount of premium paid with the application: \$ _____ (Check must be made payable to First Guaranty Insurance Company).				Total Premium: \$ _____		
Please Choose a Billing Option: Select Billing Month <u>AND</u> Select Billing Day <u>OR</u> Billing Week						
Does the Proposed Insured receive Social Security, Social Security Disability, SSI, VA Retirement and/or VA Disability? <input type="checkbox"/> Yes <input type="checkbox"/> No						
Draft Upon Approval <input type="checkbox"/> Yes <input type="checkbox"/> No		Select First Billing Month: January – December _____ Select Billing Day: 1 st – 28 th _____ OR Select Billing Week: <input type="checkbox"/> 2 nd Wednesday <input type="checkbox"/> 3 rd Wednesday <input type="checkbox"/> 4 th Wednesday				
Replacement: If "Yes" to Replacement question #2, please fill out and submit required Replacement Form.						
1. Do you have an existing life insurance policy or annuity contract?		<input type="checkbox"/> Yes <input type="checkbox"/> No				
2. If yes, will proposed insurance replace or change any existing life insurance policy or annuity contract?		<input type="checkbox"/> Yes <input type="checkbox"/> No				
Proposed Insured's Physician's Name: _____ Phone Number: _____						
Address: _____		City: _____		State: _____		Zip: _____
If all medical questions 1-25 are answered "No", the Proposed Insured is eligible for the Guardian Preferred Class Plan.						
MEDICAL QUESTIONS (Section One) – Answer all medical questions.						
If any medical question in Section One is answered "Yes", the Proposed Insured is not eligible for the Guardian Plan.						
Has the Proposed Insured been diagnosed, tested positive for, treated or been given medical advice by a licensed member of the medical profession for any of the following medical conditions:						
				Yes	No	
1.	Are you now, or within the past 30 days been treated or admitted in a hospital, nursing home, health care facility, long-term care facility, hospice care, care or been advised by a licensed member of the medical profession to be confined to a bed?			<input type="checkbox"/>	<input type="checkbox"/>	
2.	Have you been medically diagnosed, tested, or treated by a licensed member of the medical profession for having a terminal illness likely to result in death within the next 12 months?			<input type="checkbox"/>	<input type="checkbox"/>	
3.	Within the past 30 days, have you been medically diagnosed, tested or treated in a hospital by a licensed member of the medical profession for a seizure?			<input type="checkbox"/>	<input type="checkbox"/>	
4.	Do you need assistance or supervision with dressing, eating, personal hygiene (bathing or toilet), or transferring to or from a bed or chair?			<input type="checkbox"/>	<input type="checkbox"/>	
5.	Have you ever been diagnosed by a licensed member of the medical profession as having Alzheimer's, dementia, ALS (Lou Gehrig's disease), sickle cell anemia, cirrhosis of the liver, cystic fibrosis, uncorrected brain aneurysm, or organ transplant?			<input type="checkbox"/>	<input type="checkbox"/>	
6.	Within the past 6 months, have you been diagnosed or treated by a licensed member of the medical profession for Hepatitis C? Or has it been less than 90 days since completing treatment for Hepatitis C by a licensed member of the medical profession?			<input type="checkbox"/>	<input type="checkbox"/>	
7.	In the past 2 years have you been diagnosed, tested or treated by a licensed member of the medical profession for any internal cancer, melanoma or brain tumor?			<input type="checkbox"/>	<input type="checkbox"/>	
8.	In the past 2 years have you been diagnosed, tested or treated by a licensed member of the medical profession for any type of heart disease, CHF, heart attack, heart surgery, stroke or any other brain disorder or suicide attempts?			<input type="checkbox"/>	<input type="checkbox"/>	
9.	In the past 5 years have you been treated for alcohol or drug addiction or abuse (including prescription drugs) by a licensed member of the medical profession?			<input type="checkbox"/>	<input type="checkbox"/>	
10.	Are you currently receiving dialysis treatment?			<input type="checkbox"/>	<input type="checkbox"/>	
11.	Have you ever been diagnosed by a licensed member of the medical profession as having Acquired Immune Deficiency Syndrome (AIDS), or have you tested positive for the Human Immunodeficiency Virus (HIV)?			<input type="checkbox"/>	<input type="checkbox"/>	

Applicant's Name: _____	Social Security Number: _____
<p>NOTICE TO APPLICANT: I hereby apply to First Guaranty Insurance Company in Salt Lake City, Utah, for insurance to be issued upon the truth and completeness of the answers to the above questions to the best of my knowledge and belief, and agree that: (1) no agent has the authority to waive the answer to any question in the application; (2) no insurance will be effective until the premium for the mode selected has been paid in full and the policy delivered; and (3) the policy effective date will be the date this application is received by the company at the above address.</p> <p style="text-align: center;">PRESCRIPTION AUTHORIZATION</p> <p>I hereby authorize any health care provider, including any physician, practitioner, pharmacy, prescription vendor, pharmacy benefit manager, hospital or medically-related facility, and any insurance company, or other consumer reporting agency, institution or person that has my records or knowledge of me or my dependent(s) to disclose to First Guaranty Insurance Company (FGIC), or its authorized representative, any such records or information. Records or information may include medical records in their entirety, which may contain mental health records, (excluding psychotherapy notes), prescription drug records, use of alcohol, or use of controlled or prohibited substances and driving records. Such records or information will be used by Company personnel to determine eligibility for insurance and/or benefits. FGIC may disclose such information to its reinsurer(s) or any other organization which performs services in connection with the insurance relationship, including but not limited to, the insurance agent, or as lawfully required. There may be certain circumstances under which the information received may be disclosed to third parties who are not subject to the regulations under federal health privacy law. We contractually require such persons to agree to protect the confidentiality of the information. I understand that I have the right to request access to all personal information collected and, upon written request, I may ask FGIC to correct, amend or delete any incorrect personal information. A copy of the Company's "Privacy Notice and Notice of Insurance Information Practices" is available upon request.</p> <p>This authorization shall be valid for a period of two years from the date signed to determine eligibility for insurance, as permitted by applicable law in the state where the policy is issued for delivery. A photocopy of this authorization shall be as valid as the original. I understand that I, or my authorized representative may receive a copy of this authorization upon request. This authorization may be revoked upon submission of a written notice to the Administrative Office. If this authorization was obtained as a condition of obtaining insurance coverage, your right to revoke also is subject to the rights of the Company under any law granting the Company the right to contest a claim under the policy or the policy itself. Your failure to sign the Authorization, or subsequent revocation of this Authorization, may impair the ability of Company to process your application or evaluate claims, and may be a basis for denying an application or claim for benefits.</p> <p>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.</p> <p>Dated at: _____ City _____ State _____ Date: _____</p> <p>Proposed Insured/Applicant's Printed Name _____</p> <p>Signature of Proposed Insured/Applicant _____ Date _____</p> <p>Signature of Owner (if other than Proposed Insured) _____ Date _____</p>	

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AGENT'S STATEMENT – I certify that to the best of my knowledge:

1. I correctly asked all the Medical Questions in this application and correctly recorded all the answers given; and
2. All answers given in this application are true and complete; and
3. The signature of the Proposed Insured(s) and/or the Applicant/Policyowner (Parent/Legal Guardian) is what they are represented to be and were signed in my presence; and
4. Is the Proposed Insured an immediate family member? Yes No; and
5. I know of no factor affecting the insurability of the Proposed Insured(s) except as stated in this application; and
6. This insurance **WILL** **WILL NOT** change or replace any existing insurance policy or annuity contract.

Note: If "Will" is checked for question 6, complete required replacement forms.

Agent's Signature: _____

Agent's Printed Name: _____

Agent's Number: _____

If policy and commissions are being split between multiple agents, then each additional agent must sign and notate commission split.

Agent's Signature: _____

Agent's Printed Name: _____

Agent's Number: _____

Commission Split: _____



FIRST GUARANTY INSURANCE COMPANY
P.O. Box 57220
Salt Lake City, Utah 84157-0220

Applicant's Name: _____	Social Security Number: _____
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If applying for the Child Rider – Complete this Section

Please complete the Proposed Insured Child information for each child. Answer "Yes" or "No" if the Proposed Insured Child has any of the following medical condition(s). If any of the medical questions are answered "Yes", the Proposed Child is not eligible for the Child Rider.

Child rider cannot exceed the Base Plan or \$10,000, whichever is lower.

Has the Proposed Insured Child ever been diagnosed, tested positive for, treated or prescribed medication by a licensed member of the medical profession for any of the following medical conditions:

- | | | | | |
|--------------|--------------------|----------------------------|--------------------------------|--|
| 1. Cancer | 4. Cerebral Palsy | 7. Kidney or organ failure | 10. Lung disorder or disease | 13. Any inpatient stay, 48 hours or more (within 1 year) |
| 2. Diabetes | 5. Rheumatic fever | 8. Sickle Cell Anemia | 11. Heart problems or disease | 14. Any disorder of the brain, motor skills or seizures |
| 3. Hepatitis | 6. Down Syndrome | 9. Tested positive for HIV | 12. Any disorder of the nerves | |

Name of Proposed Insured Child	Medical Condition		Birthdate	Age	Gender (M or F)	Relationship to Applicant
	Yes	No				

**PAYOR INFORMATION AND ELECTRONIC FUNDS TRANSFER (EFT)
AUTHORIZATION AGREEMENT TO FIRST GUARANTY INSURANCE COMPANY ("FGIC")**

Payor Name: _____ Phone #: _____

Name of Bank: _____

Address of Bank: _____

Checking **Savings Account #:** _____ **Nine Digit Bank Transit #:** _____

Credit/Debit Card#: _____ **Exp:** _____ **CCU#:** _____

I authorize FGIC to initiate debit entries to my checking or savings account, or charge my credit or debit card indicated above, and authorize the financial institution (bank) named to debit my account for payment of my FGIC account(s). I understand this authorization is subject to the terms and conditions of the EFT agreement.

TERMS AND CONDITIONS

1. This arrangement may be terminated with respect to any or all contracts listed below by FGIC or by me upon written notice to the other party. Until such notice is actually received by FGIC, FGIC shall be fully protected in drawing the EFT.
2. I understand that if any EFT is dishonored by my bank and if any monthly amount due FGIC is not paid within the time stipulated on the contract, the contract shall lapse except as otherwise provided therein.
3. During the continuance of this arrangement FGIC shall not be required to send payment notices on any contract I have authorized to be included hereunder.
4. If I change banks or bank accounts and I want to continue using EFT, I must sign a new Authorization Agreement.
5. This authorization shall not be effective for any contract for which an application is pending, unless and until such contract is actually issued and the down payment there under paid in cash to FGIC.
6. I will pay a returned-item fee as specified by the bank or FGIC for any debit entry that is returned to FGIC for insufficient funds.

Date: _____ Signature of Authorized Account Holder: _____

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CONDITIONAL RECEIPT

**THIS RECEIPT DOES NOT PROVIDE ANY INSURANCE UNTIL AFTER ITS CONDITIONS ARE MET.
NO AGENT OF THE COMPANY OR BROKER OR ANY OTHER PERSON(S) MAY WAIVE ANY OF THESE CONDITIONS.**

Received from _____ on _____ (date) the amount of \$ _____, **subject to the following conditions:**

FIRST: The amount tendered is the correct first premium specified in the Application.

SECOND: Each Proposed Insured would be acceptable and approved by First Guaranty Insurance Company ("FGIC"), as insurable under FGIC's underwriting rules for insurance on the plan and at the premium rate and the amount of insurance applied for in the Application for each Proposed Insured.

THIRD: The premium funds for the correct premium amount for plan of insurance applied for, have been honored on the first presentation and have been credited to FGIC's bank account.

FOURTH: The Application is approved within 60 days from the date it was signed.

If the application is not approved within 60 days from the date it was signed, the Application will be deemed to have been rejected and FGIC will have no liability.

Agent's Signature: _____ Agent's Printed Name: _____

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