



Underwritten by the **United States Life Insurance Company in the City of New York** (Herein called the Company)

**STEP 4. FINANCIAL SECTION - Complete This Section if Application is for Over \$1,000,000**

Proposed Insured's Annual Income: Earned Income \$ \_\_\_\_\_ Other Income \$ \_\_\_\_\_

Total Assets: \$ \_\_\_\_\_ Total Liabilities: \$ \_\_\_\_\_ Net Worth: \$ \_\_\_\_\_

Occupation: \_\_\_\_\_ Indicate Income of Proposed Insured's Spouse, if Applying: \$ \_\_\_\_\_

**STEP 5. EXISTING AND PENDING INSURANCE**

Life insurance in force and/or pending on proposed insured's life, including business insurance (If none, check "None.")  None

	Name of Company	Type of Coverage	Life Amount	Year Issued	Do You Plan to Replace This Coverage?
Member/Applicant			\$		<input type="radio"/> YES <input type="radio"/> NO
Spouse			\$		<input type="radio"/> YES <input type="radio"/> NO

**STEP 6. SELECT YOUR PAYMENT MODE**

I prefer to pay by:  Electronic Funds Transfer  Credit Card  Quarterly Direct Bill  Semiannual Direct Bill  Annual Direct Bill

**Electronic Funds Transfer:** By selecting this option, your monthly premium will automatically be withdrawn from your checking account. Please provide the information requested below. **Payment not required at time of application. Please include a blank voided check with your application.**

Bank Name and Address

**STEP 7. PLEASE READ THE FOLLOWING, THEN SIGN AND DATE BELOW TO APPLY**

**AUTHORIZATION AND DECLARATION OF EACH PERSON GIVING A STATEMENT OF INSURABILITY:** I hereby authorize any licensed physician, medical practitioner, pharmacy, pharmacy benefit manager and other sources, hospital, clinic, or other medical or medically related facility, insurance company, MIB, Inc. (formerly known as the Medical Information Bureau), or other organization, institution, or person that has any records or knowledge of me or my health to give to the Company or its reinsurers any such information. Such information will pertain to my employment, or other insurance coverage and medical care, advice, treatment, or supplies for any physical or mental condition. This includes information obtained in connection with the preparation or procurement of an investigative consumer report as defined under the Fair Credit Reporting Act(s). To facilitate the rapid submission of such information, I authorize all said sources, except the MIB to give such records or knowledge to any agency employed by the Company to collect and transmit such information. I understand that this information will be used by the Company solely to determine eligibility for insurance. I understand that I may revoke this authorization at any time by giving written notice to the Company. I agree that such revocation will not affect any action that any source has taken in reliance upon this authorization. I understand this authorization will be valid for 24 months from the effective date of coverage, if not revoked earlier. I know that I should retain a copy of this authorization for my records. I agree that a photocopy of this authorization is as valid as the original. To the best of my knowledge and belief, all statements made above are true and complete. I understand that my application for group insurance will be accepted or declined on the basis of these statements. Insurance will take effect only if a certificate is issued based on this application and the first premium is paid in full (a) during the lifetime of all proposed insureds; and (b) while there is no change in the insurability or health of such person from that stated in the application.

**Important Notice:** 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 is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. **(This warning does not apply to application for life insurance in New York.)**

Member's Signature \_\_\_\_\_ Date \_\_\_\_\_

Spouse's Signature (if applying) \_\_\_\_\_ Date \_\_\_\_\_

G-19430-NY

**30-DAY FREE LOOK**

**NO RISK. NO OBLIGATION. SEND NO MONEY NOW.** If your application is approved we will notify you to make your first premium payment. Upon its receipt, you will receive a Certificate of Insurance to review at your leisure. If you are not completely satisfied with its benefits and terms, return it within 30 days for a full no-questions-asked refund.

# The United States Life Insurance Company in the City of New York

## APPENDIX 11:

### INSURANCE DEPARTMENT OF THE STATE OF NEW YORK

#### DEFINITION OF REPLACEMENT

IN ORDER TO DETERMINE WHETHER YOU ARE REPLACING OR OTHERWISE CHANGING THE STATUS OF EXISTING LIFE INSURANCE POLICIES OR ANNUITY CONTRACTS, AND IN ORDER TO RECEIVE THE VALUABLE INFORMATION NECESSARY TO MAKE A CAREFUL COMPARISON IF YOU ARE CONTEMPLATING REPLACEMENT, PLEASE ANSWER THE FOLLOWING QUESTIONS.

As part of your purchase of a new life insurance policy or a new annuity contract, has existing coverage been, or is it likely to be:

(1) Lapsed, surrendered, partially surrendered, forfeited, assigned to the Insurer replacing the life insurance policy or annuity contract, or otherwise terminated?

YES\_\_\_\_ NO\_\_\_\_

(2) Changed or Modified into paid up insurance; continued as extended term insurance or under another form of nonforfeiture benefit; or otherwise reduced in value by the use of nonforfeiture benefits, dividend accumulations, dividend cash values or other cash values?

YES\_\_\_\_ NO\_\_\_\_

(3) Changed or modified so as to effect a reduction either in the amount of the existing life insurance or annuity benefit or in the period of time the existing life insurance or annuity benefit will continue in force?

YES\_\_\_\_ NO\_\_\_\_

(4) Reissued with a reduction in amount such that any cash values are released, including all transactions wherein an amount of dividend accumulations or paid-up additions is to be released on one or more of the existing policies?

YES\_\_\_\_ NO\_\_\_\_

(5) Assigned as collateral for a loan or made subject to borrowing or withdrawal of any portion of the loan value, including all transactions wherein any amount of dividend accumulations or paid-up additions is to be borrowed or withdrawn on one or more existing policies?

YES\_\_\_\_ NO\_\_\_\_

(6) Continued with a stoppage of premium payments or reduction in the amount of premium paid?

YES\_\_\_\_ NO\_\_\_\_

**The United States Life Insurance Company in the City of New York**

If you have answered yes to any of the above questions, a replacement as defined by New York Insurance Department Regulation No. 60 has occurred or is likely to occur and you will be provided with the **Important** Notice Regarding Replacement OR Change Of Life Insurance Policies Or Annuity Contracts.

---

Applicant's Signature and Printed Name

Date

---

Applicant's Signature and Printed Name

Date

Please list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

	<u>INSURER NAME</u>	<u>CONTRACT OR POLICY #</u>	<u>INSURED OR ANNUITANT</u>	<u>REPLACED (R) OR FINANCING (F)</u>
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____

Make sure you know the facts. Be sure that you are making an informed decision. Contact your existing company or its agent for information about the old policy or contract. If you request one, an inforce illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. (A fee may be charged for your inforce illustration).