

FIDELITY SECURITY LIFE INSURANCE COMPANY
Kansas City, MO

Policy No. _____

**APP/DISABILITY
GRADED BENEFIT**

I hereby apply for a Non-Participating Policy

1. (a) Full Name of Proposed Insured				(b) Home Telephone Number			Social Security No.	
(c) Sex	(d) Marital Status	(e) Height? Feet In.	(f) Weight? Lbs.	(g) Date of Birth Mo. Day Yr.	(h) Birth Place	(i) Age	Send Notice to: R <input type="checkbox"/> B <input type="checkbox"/>	

2. Residence Address with Zip Code _____

3. Business Address with Zip Code _____ Name of Employer _____

4. Occupation (Job Title) _____ Duties _____ Earned Annual Income \$ _____

5. Plan of Insurance: Graded Benefit Disability Income _____ Monthly Benefits

1st Policy Yr.	33%
2nd Policy Yr.	66%

6. Disability Income \$ _____ Mo. Benefit Thereafter

Benefit Period _____ Yr. Acc. _____ Yr. Sickness After the 2nd Policy Yr. 100%

Elimination Period _____ Day Acc. _____ Day Sickness Total Mode Premium \$ _____

7. Premium Mode: Annual Semi-Annual Quarterly Monthly Amount paid with application \$ _____

8. Is the Proposed Insured gainfully employed outside the home for a minimum of 30 hours per week and has he been so for the past year? YES _____ NO _____

If NO, Please explain _____

9. Has the Proposed Insured received medical advice or been confined to a hospital, nursing home or similar establishment or been disabled within the last 12 months? YES _____ NO _____

Have you ever been treated for: ___ Condition of the back ___ Heart ___ Brain ___ Liver ___ Kidneys ___ Lungs
___ Cancer ___ Diabetes ___ Arthritis

10. Has the Proposed Insured ever made claim for or received benefits for disability from any source? YES _____ NO _____

11. Has the Proposed Insured ever been tested positive for exposure to the HIV infection or been diagnosed as having AIDS Related Complex (ARC) or Acquired Immune Deficiency Syndrome (AIDS) caused by the HIV infection or other sickness or condition derived from such infection? YES _____ NO _____

12. If "YES" to above #9, #10 & #11, please give reason, dates, hospital and doctor's name and addresses:

Disability Income Insurance in Force: (If none, so state) _____ Is replacement intended YES _____ NO _____
If "YES", please explain _____

Company Name	Mo. DI	Ben. Period	To be Replaced or Changed	Policy Number
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	

Do you understand and agree that under the terms of any accident and health policy hereby applied for, any indemnity for loss of time shall commence (a) with the _____ day of any period of disability due to accident (b) with the _____ day of any period of disability due to sickness, and not before?

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.

I have read the foregoing answers and state that they are full, complete and true, to the best of my knowledge and belief, and may be relied upon as the basis for any contract which may be issued on account of this application. These statements are to be considered representations and not warranties.

Dated at _____ this _____ day of _____, 19____

Witnessed by X _____
Signature of Witness

X _____
Signature of Proposed Insured

X _____
Signature of Owner/Applicant if other than Proposed Insured

I have received and read a copy of the Pre-Notice which describes how information is obtained and used by Fidelity Security Life Insurance Company. I hereby authorize any licensed physician, medical practitioner, hospital, clinic, or other medical or medically related facility, insurance company, or the Medical Information Bureau, Inc. that has any records or knowledge of me or my health {or my dependents health}, to give to Fidelity Security Life Insurance Company, or its reinsurers, any such information for use to determine eligibility for insurance or benefits under an existing policy. A photographic copy of this authorization shall be a valid as the original. I agree this authorization shall be valid for two years form the date shown below.

X _____ X _____
Witness Date Proposed Insured

STATEMENT OF SOLICITING AGENT

How well and how long have you known the Proposed Insured? _____
Soliciting Agent _____
Taxpayer I.D. Number _____

PROPOSED INSURED'S ADDRESSES AND SOCIAL SECURITY NO.

(a) Residence Address? (Print) _____ Street and No. or P.O. Box No. City State Zip Code	Send Notices: <input type="checkbox"/> Residence <input type="checkbox"/> Business
(b) Business Address? _____	
(c) Social Security No. _____	

PERSONAL HISTORY INTERVIEW TELEPHONE INFORMATION

PROPOSED INSURED _____ Date _____
(Please Print)

Since the Proposed Insured may be contacted by the Fidelity Security Home Office, what is the most convenient time frame (between 8:00 a.m. and 7:00 p.m. EASTERN TIME) when he/she may be reached by phone?

Telephone Number: Home (Area) _____ (Number) _____ (Time) _____
Business (Area) _____ (Number) _____ (Time) _____
(Extension) _____

Has the Proposed Insured been informed that he/she may be contacted by phone? Yes No

COMMENTS:

Soliciting Agent or Broker _____
(Please Print)

PRE-NOTICE

Although your application is our main source of information, we at Fidelity Security Life Insurance Company may also collect or verify information pertaining to age, occupation, physical condition, health history and avocations by contacting various individuals or organizations by correspondence, telephone or personal contact. It may be necessary for us to share information we obtain with an individual or organization related to the medical or insurance industry or with an individual performing a function for us without your express written authorization.

Information regarding your insurability will be treated as confidential. Fidelity Security Life Insurance Company or its reinsurers may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply each company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

Fidelity Security Life Insurance Company or its reinsurers may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

93-22714 Rev 0810



FIDELITY SECURITY LIFE INSURANCE COMPANY

HIPAA AUTHORIZATION

I have received and read a copy of the Pre-Notice which describes how information is obtained and used by Fidelity Security Life Insurance Company. I authorize any licensed physician, medical practitioner, hospital, clinic, or other medical or medically-related facility, insurance company, its authorized representatives, Pharmacy Benefit Manager, MIB, Inc. (MIB), IntelliScript, or other organization or institution that has any records or knowledge of me or my physical or mental health, including significant history, findings, diagnoses and treatment or nonmedical information, such as driving records, any criminal activity or association, hazardous sport or aviation activity, use of alcohol or drugs, and other applications of insurance, to give to Fidelity Security Life Insurance Company, its plan administrators, business associates, or its reinsurers, any such information for use to: 1) underwrite my applications 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 Fidelity Security Life Insurance Company.

Fidelity Security Life Insurance Company or its authorized representatives may release to its plan administrators, business associates, other insurance companies, MIB, or others whom I authorize in writing, information covered by this authorization. I authorize Fidelity Security Life Insurance Company or its reinsurers to make a brief report of my personal health information to MIB. A photographic copy of this authorization shall be as valid as the original.

I agree this authorization shall be valid for two years from the date shown below. I understand that I have the right to revoke this authorization in writing, at any time, by providing written request for revocation to: Fidelity Security Life Insurance Company at P.O. Box 418131, Kansas City, MO 64141-8131, Attention: Privacy Officer. I understand that any information that is disclosed pursuant to this authorization may be re-disclosed and no longer covered by federal rules governing privacy and confidentiality of health information. 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, Fidelity Security Life Insurance Company may not be able to process my application, or if coverage has been issued, may not be able to make any benefit payments. I understand I will receive a copy of this authorization.

Signature of Proposed Insured

Month/Day/Year

Printed Name of Proposed Insured

Date of Birth

City

State

**Premium Receipt - - Do Not Detach Unless Full First
Premium Is Paid With Application**

Received from _____

The sum of \$ _____

For the full first premium specified in the application for insurance in the Fidelity Security Life Insurance Company which bears the same date as this receipt. The insurance under the Policy for which application is made will be effective on the date approved by the Company. If the Proposed Insured is not insurable and acceptable, the Company will refund all premiums paid to date by the Proposed Insured. This receipt will be void if given for check or draft which is not honored on presentation.

Do not make check payable to agent or leave payee blank.

_____, 20_____

Agent _____

AUTHORIZATION TO COMPLY WITH HIPAA PRIVACY REQUIREMENTS

In connection with an application for insurance, for underwriting and claim purposes, I authorize:

- Any medical practitioner or facility or related entity; any insurer; The Medical Information Bureau, Inc. (MIB); any employer; group policyholder; contract holder, or any benefit plan administrator to give Fidelity Security Life Insurance Company (the "Company"), or **Risk Insurance and Reinsurance Solutions, Inc.**, who is acting on behalf of the Company in this regard:
 - Personal information and data about me;
 - Medical information, records and data about me, including information, records and data about drugs prescribed, medical test results and sexually transmitted diseases;
 - Information, records and data about me related to alcohol and drug abuse and treatment, including information and data records and data related to alcohol and drug abuse protected by Federal Regulations 42 CFR Part 2;
 - Information, records and data about me related to Acquired Immune Deficiency Syndrome (AIDS) or AIDS related conditions including, where permitted by applicable law, Human Immunodeficiency Virus (HIV) test results; and
 - Information, records and data about me related to mental illness, other than psychotherapy notes.
- The Company to re-disclose information, records and data received pursuant to this Authorization about me as authorized by me in writing or as otherwise permitted by applicable law.
- The Company, or any third party acting on behalf of the Company in this regard, to request and obtain consumer, investigative consumer or motor vehicle reports about me.
- Any employer, business associate, financial institution, or government agency to give the Company, or any third party acting on behalf of the Company in this regard, any information or data that it may have about my occupation, avocations, driving record, finances, character, reputation and aviation activities.

By signing below, I acknowledge my understanding that: I Have received and read a copy of the Pre-Notice which Describes how information is obtained and used by Fidelity Security Life Insurance Company.

- All or part of the information, records and data that the Company receives pursuant to this Authorization may be disclosed to the MIB. Such information may also be disclosed to and used by any reinsurer, employee, affiliate or independent contractor who performs a business service for the Company on the insurance applied for or on existing insurance with the Company, or disclosed as otherwise required or permitted by applicable laws.
- Medical information, records and data that may have been subject to federal and state laws or regulations, including federal rules issued by Health and Human Services, setting forth standards for the use, maintenance and disclosure of such information by health care providers and health plans and records and data related to alcohol and drug abuse protected by Federal Regulations 42 CFR Part 2, once disclosed to the Company, may no longer be covered by those laws or regulations.
- Information obtained pursuant to this Authorization about me may be used, to the extent permitted by applicable law, to determine the insurability of other family members.
- I may be asked to be interviewed if an investigative consumer report is ordered. Please call me at () _____, time: _____ if such a report is ordered.
- Information related to HIV test results will only be disclosed as permitted by applicable law.
- This Authorization will end 30 months from the date on this form or sooner if prescribed by law. I may revoke it at any time by writing to Fidelity Security Life Insurance Company, Attn: HIPAA Privacy Law Compliance Officer, 3130 Broadway, Kansas City, Missouri 64111 and advising the Company that I have revoked this Authorization. Revocation may result in rejection of the application or in denial of coverage or a claim for benefits. Any action taken before the Company has received my revocation will be valid.
- **I understand that I will receive copy of this authorization.**

A photocopy of this form is as valid as the original form.

Signature of Proposed Insured: _____ Date: _____

Printed Name of Proposed Insured: _____

Date of Birth: _____