# PROTECTIVE LIFE INSURANCE COMPANY P.O. BOX 830619 • BIRMINGHAM, ALABAMA 35283-0619

# INDIVIDUAL LIFE INSURANCE APPLICATION

# SECTION I: INSURED AND OWNER INFORMATION

1. PROPOSED INSURED

Name (First, M	iddle, Last)	Home Phone				
Gender		Work Phone				
Date of Birth		Cell Phone				
Birth State		Address 1 (Street or P.O. Box Number)				
Marital Status		Address 2 (City, State, Zip Code)				
Driver's License	e Number and State	Number of Years at Address				
Social Security	Number	Email Address				
2. SURVIVORSHI (Provide Proposed Insur		f Birth below. An additional application must be completed for the				
Proposed Insur	ed 2 Name	Proposed Insured 2 Date of Birth				
3. EMPLOYMENT						
Employer's Nar	me	Number of Years with Employer				
Address 1 (Stre	eet or P.O. Box Number)	Annual Income				
Address 2 (City	v, State, Zip Cod <mark>e)</mark>	Spouse/Domestic Partner Annual Income				
Occupation		Net Worth				
4. OWNER (If other than Pro	DWNER f other than Proposed Insured, must complete information below. If Trust, include Name and Date of Trust.)					
Owner's Name	or Name of Trust	Social Security Number/Taxpayer I.D. Number				
Date of Trust (in	f applic <mark>able)</mark>	Address 1 (Street or P.O. Box Number)				
Birthdate	Phone Number	Address 2 (City, State, Zip Code)				
Relationship to	Proposed Insured	Email Address				
JOINT OWNER (If applicable.)						
Joint Owner's N	Name or Name of Trust	Social Security Number/Taxpayer I.D. Number				
Date of Trust (if	f applicable)	Address 1 (Street or P.O. Box Number)				
Birthdate	Phone Number	Address 2 (City, State, Zip Code)				
Relationship to	Proposed Insured	Email Address				
Relationship to	Proposed Insured					

	Э.	(If other than Owner.)	CES IO						
		Name				Relationship	o to Proposed Insu	red Date	of Birth
		Address				Social Secu	rity Number/Taxpa	yer I.D. Nun	nber
SE	СТ	ION II: PLAN OF INSU	RANCE						
	1.	Plan of Insurance/Name	of Produ	ıct	10	). What is the	e source of Premiu	m Payment?	
							income or savings		
	2.	Face Amount			<del></del>		st listed as the Ow		F
	2		Torno (In.	diaata Vaara		-	party source, such	as Premium	Financing
	ა.	If Term or Alternative to	•		•	□ Other. F	Please explain.		
			25 🗆 50	/ Ц 35 Ц	40				
	4.	Underwriting Class Quot	ted			. Premium F	Payment:		
		(Protective will issue the b		writing class.			ayment.		
	5.	If Universal Life:	□ Level	Face Amou	nt	☐ Annual		\$	
	٠.			sing Face A		☐ Quarter	ly	\$	
	6.	Death Benefit Compliand (Subject to product avail		□ CVAT	□ GPT	☐ Semi-A		\$	
	7	Section 1035:	□ Yes	□ No		☐ Monthly (Pre-Aut	horized Withdrawal (	Φ Only)	
	8.		□ Yes	□ No		□ Cash w	ith Application	\$	
	9.	If any additional benefits requested, check here:		or child cove	erage are				
		(If checked, please comple checked, no additional ber policy.)							
SE	СТ	ION III: BENEFICIARY	DESIGN	ATIONS					
		ultiple beneficiaries <mark>are</mark> wise sp <mark>ecif</mark> ied. The tota							es, unless
1.	<u>Pr</u>	imary Beneficiary Name(s)	<u>Ad</u>	<u>dress</u>	<u>Telephone</u>	Date of Birth	Social Security No.	Relationship	<u>Percentage</u>
2.	Co	ontingent B <mark>eneficiary Name(s</mark>	<u>s)</u> <u>Ad</u>	<u>dress</u>	<u>Telephone</u>	Date of Birth	Social Security No.	Relationship	<u>Percentage</u>

#### SECTION IV: EXISTING COVERAGE/PENDING INSURANCE AND REPLACEMENT (If you answer Yes to Questions 1-3 in this section, you will need to complete any state required replacement forms and comparison statements. All questions must be answered completely. If additional space is needed, use Section VII and follow the directions provided.) Does the Proposed Insured have any existing life insurance policies or annuity contracts in force? Name of Insured Company Policy Number Replace or Change Purpose - Business or Personal Amount Issue Date b) Name of Insured Company Policy Number Replace or Change Amount Purpose - Business or Personal Issue Date 2. Is the policy applied for intended to be a replacement, modification, or discontinuation of any existing life insurance policies or annuity contracts? ☐ Yes ☐ No (If you intend to replace existing coverage, complete any state required replacement forms and comparison statements.) Is there any application now pending or being considered for other life or health insurance covering the Proposed Insured? (If Yes, provide details below.) ☐ Yes ☐ No Amount of Coverage Total Amount to be Placed Purpose of Coverage Company Name 4. Has the Proposed Insured had a request for life or health insurance declined, postponed, rated, canceled, or restricted in any way? (If Yes, please explain.) ☐ Yes ☐ No 5. In the next 3 years, will the ownership of the policy or interest in any trust owning the policy be transferred? (If Yes, please explain.) ☐ Yes □ No 6. Is someone other than the Proposed Insured responsible for paying premiums? ☐ Yes □ No (If Yes, please explain.) Will anyone unrelated to the Proposed Insured receive any of the policy death benefit? ☐ Yes ☐ No (If Yes, please explain.) In the last two years has the Proposed Insured or Owner authorized a life expectancy analysis to be performed or has the Proposed Insured or Owner been asked to authorize a life expectancy analysis in the future? ☐ Yes ☐ No 9. Has the Proposed Insured discussed transfer of the policy to be issued, or its death benefits, to a life settlement company, Investor, offshore trust, investment trust, or entity associated with stranger owned or investment owned life insurance (commonly called SOLI or IOLI) or have you considered such a transfer? (If Yes, please explain.) ☐ Yes ☐ No SECTION V: PURPOSE OF INSURANCE (To be answered and completed by the Owner. If additional space is needed, use Section VII and follow the directions provided.) □ Personal What is the purpose of the insurance? ☐ Business – Key Person (<u>Personal – Family Estat</u>e Pr<mark>otect</mark>ion, Asset Transfer or <u>Business</u> – Key Man, Buy-Sell, etc.) ☐ Business — Buy/Sell (If <u>Business</u> insurance, complete Questions 2-6 below.) ☐ Business – Other 2. What percent of business does the Proposed Insured own or control? % 3. What is approximate net annual income of business? 4. What is approximate market value of the business? 5. What year was the business established? Please complete the information below:

Title

Amount Now Carried or Applied For

% of Business Owned

Name/Business Partner

Insurance Company

#### **SECTION VI: PERSONAL HISTORY** (If additional space is needed, use Section VII and follow the directions provided.) 1. Has the Proposed Insured used tobacco or nicotine of any kind over the last 5 years? ☐ Yes ☐ No Type Frequency Date Last Used 2. Has the Proposed Insured consulted a physician or had treatment for the use or possession of: (If Yes, complete the appropriate questionnaire for Alcohol and Drug Use.) A. Alcohol? ☐ Yes ☐ No B. Narcotics, stimulants, sedatives, hallucinogenic drugs? ☐ Yes ☐ No 3. In the past 5 years, has the Proposed Insured been convicted of (I) two or more moving violations, (II) driving under the influence of alcohol or other drugs, or (III) had driver's license suspended or revoked? ☐ Yes ☐ No 4. Has the Proposed Insured ever been convicted of, or pled quilty or no contest to a felony, or had any such charge pending against them? ☐ Yes ☐ No. 5. Has the Proposed Insured flown as a pilot, student pilot or crew member, or intend to fly as ☐ Yes ☐ No. such within the next 2 years? (If Yes, complete the Aviation Questionnaire.) 6. Has the Proposed Insured been a member of, or entered into a written agreement to become a member of, or received a notice of required service in the armed forces, reserve, or National Guard? (If Yes, provide details below. If on active duty, please complete the Military Questionnaire.) ☐ Yes ☐ No Branch of Service Rank Duties **Mobilization Category** Current Duty Station 7. Has the Proposed Insured engaged in any of the following activities in the past 2 years? ☐ Yes ☐ No (If Yes, complete the appropriate questionnaire.) ☐ Scuba Diving ☐ Mountain/Rock Climbing ☐ Sky Diving □ Racing ☐ Hang Gliding □ Parachuting 8. Is the Proposed Insured a U.S. citizen? ☐ Yes ☐ No (If No, provide details below and complete the Foreign National Questionnaire.) Country of Citizenship Visa Type **Expiration Date** Length of U.S. Residency 9. Has the Proposed Insured traveled or resided outside of the United States in the past 2 years? (If Yes, provide details below and complete the Foreign Travel and Residence Supplement.) Travel Details 10. Does the Proposed Insured intend to travel or reside outside the United States or Canada within the next 12 months? (If Yes, provide details below and complete the Foreign Travel and ☐ Yes ☐ No Residence Supplement.) To Where Why When For How Long 11. Has the Proposed Insured filed for or declared bankruptcy in the past ten (10) years? ☐ Yes ☐ No (If Yes, provide details below.) Type of Bankruptcy (Chapter) Date Filed Date of Discharge or Reorganization Status

SECTION VII: <u>SPECIAL REMARKS AND DETAILS</u> (For each question that requires additional information, provide the section number, question number, date details or reason. Where applicable, also include any attending physician, hospital, or medical facility name address, and phone number.)
DECLARATIONS
I have read or have had read to me the completed application before signing below. I represent that all statements and answers made in all parts of this application are full, complete and true, to the best of my knowledge and belief. It is agreed that:  • All such statements and answers shall be the basis of any insurance issued, and my answers are material to the decision as to whether the risk is accepted by Protective Life.  • No representative or medical examiner can make, alter or discharge any contract, accept risks, or waive Protective Life's rights or requirements.  • Acceptance of a policy by the Owner shall constitute ratification of any changes made by the Company. In those states where it is required, changes as to plan, amount, age at issue, classification or benefits will be made only with the Owner's written consent.  • No insurance shall take effect unless: (I) a policy is delivered to the Owner, (II) the full first premium is paid while the Proposed Insured is alive, and (III) there has been no change in health and insurability from that described in thi application. However, if the premium is paid as set forth in the attached Conditional Receipt Agreement or the Temporary Life Insurance Receipt (Collectively known as the "Receipt") and the Receipt is delivered to the Owner the terms of the Receipt shall apply. No representative or medical examiner has any authority to waive or to alter these terms and conditions or to bind coverage under any other circumstances.  • I have reviewed the attached Receipt and understand and agree that it provides a limited amount of life insurance for a limited period of time, and that such coverage is subject to the terms and conditions set forth in the Receipt.  • The representative taking this application has made no statement or representation different from, contrary to or in addition to these Declarations and the terms and conditions of the attached Receipt.
IMPORTANT INFORMATION ABOUT IDENTIFICATION VERIFICATION
To help the government fight the funding or terrorism and money laundering activities, Federal Law requires al financial institutions to obtain, obtain, verify, and record information of its customers. We may ask fo information or identifying documents that will allow us to verify the identity of our customers.
Any person who knowingly presents a false statement in an application for insurance may be guilty of a crimina offense and subject to penalties under state law.
Signed at: City State Date
(X) Signature of Proposed Insured (X) Signature of Owner (if other than Proposed Insured)

Signature of Representative

# PROTECTIVE LIFE INSURANCE COMPANY

# P.O. Box 830619 Birmingham, AL 35283-0619

# SUPPLEMENT TO LIFE INSURANCE APPLICATION

Producer Signature

**APPLICATION SUPPLEMENT – PART I** 

The statements and answers to the questions listed below shall become a part of the attached application; shall be subject to the terms of the attached application; and shall become a part of any policy based on this application. Print Name of Proposed Insured(s): For any policy to be issued as a result of this application: Yes No (1) Will anyone other than the insured, his or her family, or employer/business partner pay any portion of the initial or future premiums or obtain any right, title or interest in this policy? If Yes, complete the "Statement of Owner Intent" (Application Supplement – Part II) Will any portion of the initial or future premiums be borrowed, loaned or otherwise financed? If Yes, complete the "Premium Financing Disclosure" (Disclosure and Acknowledgement) Will a trust, including family trust, own this policy? If Yes. complete the "Trust Certification" (Application Supplement – Part III) Is the Proposed Insured age 65 or older AND total coverage applied for across all Protective companies \$1,000,000 or more? If Yes, complete the "Statement of Owner Intent" (Application Supplement – Part II) **SIGNATURES** I (We) have read or have had read to me (us) the completed Supplement before signing below. All statements and answers in the Supplement are correctly recorded and are full, complete and true to the best of my (our) knowledge and belief. I (We) understand that the information being provided in this Supplement is being relied upon in considering the application for life insurance and is subject to the applicable Fraud Statement as provided in the Application for Life Insurance. Signed in \_\_\_\_\_ (Month) (Year) Signature(s) of Proposed Insured(s): Signature(s) of Owner(s)/Trustee(s): (provide officer's title if policy is owned by a corporation) Signature of Witness: PRODUCER CERTIFICATION By signing below, I hereby certify that to the best of my knowledge and belief, the information provided herein is complete, accurate, and correct and that the life insurance being applied for conforms to the Company's guidelines. Signed at: (City and State) Date

ICC14-PL701 10/2014

Producer Name (Print)

# Protective Life Insurance Company P.O. Box 830619 Birmingham, AL 35283-0619

#### **AUTHORIZATION TO OBTAIN AND DISCLOSE INFORMATION**

This Authorization to Obtain and Disclose Information complies with the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") as related to Life Insurance.

#### USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION

I (we) authorize Protective Life Insurance Company (Protective Life) and its reinsurers to obtain, directly or through designated third parties, and to use any information about or relating to me (us) that may affect my (our) insurability. Protective Life and its reinsurers, Life Insurance Representative(s) or regional sales office representing me on my (our) application for insurance may:

- a. obtain and use health and medical information from all dates of service, including but not limited to, medical records, prescription drugs, chart notes, electrocardiograms (EKG), and information about the diagnoses and/or treatments relating to Human Immunodeficiency Virus (HIV) infection or Acquired Immunodeficiency Syndrome (AIDS), sexually transmitted diseases, drug use, alcohol use, nicotine or tobacco use, physical and mental diseases and illnesses, and psychiatric disorders (excluding psychotherapy notes);
- b. obtain and use non-health and non-medical information, including but not limited to financial information, credit reports, consumer reports, driving record, criminal record, character, general reputation, personal characteristics or behavioral and lifestyle factors and information about avocations and aviation activity;
- c. use all of this information to evaluate an application for insurance, a claim for insurance benefits, or both;
- d. use any information relating to communicable diseases (e.g., hepatitis A, measles, influenza, tuberculosis) and other risk factors relating to me or to my spouse or life partner to evaluate an application for insurance on either me or my spouse or life partner.

#### RELEASE AND DISCLOSE INFORMATION FROM THIRD PARTIES

I (we) authorize the following persons and organizations to release and disclose the information described in the *USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION* section to Protective Life, directly through the following designated third parties or its representative(s) acting on its behalf:

- a. my (our) doctor(s); medical practitioners; pharmacists and Pharmacy Benefit Managers;
- medical and related facilities, including hospitals, clinics, facilities run by the Veteran's Administration, Kaiser Permanente, The Cleveland Clinic Foundation including all satellite facilities and The Mayo Clinic;
- c. insurers; reinsurers;
- d. my (our) current and previous employers;
- e. MIB, LLC (MIB); and commercial consumer reporting agencies (CRA).

All of these persons and organizations other than MIB may release the information described above to a CRA acting for Protective Life. MIB may not release the information described in the USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION section to a CRA.

# TESTING OF BLOOD, ORAL FLUIDS AND URINE

I (we) authorize Protective Life to draw and test my (our) blood, and/or oral fluids, and urine as necessary to underwrite my (our) application for insurance. These tests may include, but are not limited to:

- a. tests for cholesterol and related blood lipids, diabetes, liver or kidney disorders, immune disorders (other than HIV/AIDS, see **SPECIAL REQUIREMENT FOR HIV/AIDS TESTING** section).
- b. tests for the presence of drugs, nicotine, or their metabolites.

This authorization does not include genetic testing. Unless otherwise required by law or regulation, Protective Life may, but is not obligated to, release any of these test results directly to me or to my spouse or life partner.

# RELEASE OF MEDICAL, NON-HEALTH, NON-MEDICAL AND TESTING INFORMATION

I (we) authorize Protective Life to release and disclose the information described in the USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION section and the TESTING OF BLOOD, ORAL FLUIDS AND URINE section:

- a. to its affiliates, its reinsurers, persons or organization providing services relating to insurance underwriting for Protective Life, **MIB** and as otherwise required by law.
- b. to release and disclose the information to other duly licensed life insurers if I (we) have applied or apply to the other insurers for insurance.
- c. to its reinsurers, to make a brief report of my personal health information to MIB.
- d. to the Life Insurance Representative(s) representing me to duly licensed specific life insurers for the purpose of applying for life insurance if my (our) application with Protective Life is declined or if Protective Life is unable to offer coverage at an acceptable rate.
- e. to the Life Insurance Representative(s) and its staff, affiliated companies and/or entities, insurance companies and their re-insurers representing me on my (our) application for life insurance.

ICC21-HIPAA3 Page 1 of 2 04/2021

# SPECIAL REQUIREMENT FOR HIV/AIDS TESTING

If Protective Life intends to test for the presence of antibodies to the Human Immunodeficiency Virus (HIV), which is the virus that has been associated with Acquired Immune Deficiency Syndrome (AIDS), Protective Life may require a separate authorization. I (we) hereby authorize Protective Life:

- a. to obtain and use the results of any HIV tests that I (we) separately authorize.
- b. (if permitted by law) to disclose the results of any tests to its reinsurers and MIB.

#### **GENERAL INFORMATION**

- a. This authorization shall be valid for 24 months from the Date of Authorization shown below, or for the time limit, if any, permitted by applicable law in the state where the policy is delivered or issued for delivery, whichever period is shorter, or, in the event of a claim for benefits, for the duration of such claim.
- b. During the evaluation of my (our) insurance application, I (we) understand that I (we) have the right to revoke the authorizations in the previous sections (above) by writing to Protective Life at P.O. Box 830619 Birmingham, Alabama 35283-0619. If this authorization is revoked, this would result in the file being closed and no coverage provided.
- c. I understand I do not have to sign this authorization in order to obtain health care benefits (treatment, payment or enrollment).
- d. I (we) understand that any information about me (us) that is disclosed pursuant to this authorization may be subject to redisclosure and no longer covered by certain federal rules governing privacy and confidentiality of health information. The information contained in these medical and financial records will be held in confidence and may be used only for the purpose of the procurement, or underwriting for the possible procurement or the evaluation of life, health, long term care, or other insurance products.
- e. I (we) understand that my (our) personal information, including my (our) protected health information disclosed under this authorization will be incorporated into and made a part of any life and/or disability insurance policy(ies) issued by the Company and that the policy(ies) will be delivered to the policy owner.
- f. I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose my entire medical record without restriction. Any modifications to this authorization may preclude Protective Life's ability to process this application.

# **AUTHORIZATIONS AND INVESTIGATIVE CONSUMER REPORT**

- I (we) have been given a copy of this Authorization to Obtain and Disclose Information along with the Description of Information Practices.
- I (we) would like to be interviewed if an investigative consumer report will be made. (Please refer to the **Description of Information Practices** for additional information regarding the interview for an **Investigative Consumer Report**.)

THIS AUTHORIZATION MUST BE SIGNED WITHOUT MODIFICATION AND RETURNED WITH THE APPLICATION BEFORE PROCESSING.

SIGNATURES			
Date of Authorization: X			
List Health Care Providers			
X			
Proposed Insured 1 (Signature)	Print Name of Proposed Insured 1	Birthdate	Social Security Number
X			
Proposed Insured 2 (Signature)	Print Name of Proposed Insured 2	Birthdate	Social Security Number
	Χ		
If Minor, Print Name	Parent or Legal Guardian (Signatu	ıre) Print Naı	me of Parent or Legal Guardian

# Protective Life Insurance Company P.O. Box 830619 Birmingham, AL 35283-0619

#### **AUTHORIZATION TO OBTAIN AND DISCLOSE INFORMATION**

This Authorization to Obtain and Disclose Information complies with the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") as related to Life Insurance.

#### USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION

I (we) authorize Protective Life Insurance Company (Protective Life) and its reinsurers to obtain, directly or through designated third parties, and to use any information about or relating to me (us) that may affect my (our) insurability. Protective Life and its reinsurers, Life Insurance Representative(s) or regional sales office representing me on my (our) application for insurance may:

- a. obtain and use health and medical information from all dates of service, including but not limited to, medical records, prescription drugs, chart notes, electrocardiograms (EKG), and information about the diagnoses and/or treatments relating to Human Immunodeficiency Virus (HIV) infection or Acquired Immunodeficiency Syndrome (AIDS), sexually transmitted diseases, drug use, alcohol use, nicotine or tobacco use, physical and mental diseases and illnesses, and psychiatric disorders (excluding psychotherapy notes);
- b. obtain and use non-health and non-medical information, including but not limited to financial information, credit reports, consumer reports, driving record, criminal record, character, general reputation, personal characteristics or behavioral and lifestyle factors and information about avocations and aviation activity;
- c. use all of this information to evaluate an application for insurance, a claim for insurance benefits, or both;
- d. use any information relating to communicable diseases (e.g., hepatitis A, measles, influenza, tuberculosis) and other risk factors relating to me or to my spouse or life partner to evaluate an application for insurance on either me or my spouse or life partner.

#### RELEASE AND DISCLOSE INFORMATION FROM THIRD PARTIES

I (we) authorize the following persons and organizations to release and disclose the information described in the *USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION* section to Protective Life, directly through the following designated third parties or its representative(s) acting on its behalf:

- a. my (our) doctor(s); medical practitioners; pharmacists and Pharmacy Benefit Managers;
- medical and related facilities, including hospitals, clinics, facilities run by the Veteran's Administration, Kaiser Permanente, The Cleveland Clinic Foundation including all satellite facilities and The Mayo Clinic;
- c. insurers; reinsurers;
- d. my (our) current and previous employers;
- e. MIB, LLC (MIB); and commercial consumer reporting agencies (CRA).

All of these persons and organizations other than MIB may release the information described above to a CRA acting for Protective Life. MIB may not release the information described in the USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION section to a CRA.

# TESTING OF BLOOD, ORAL FLUIDS AND URINE

I (we) authorize Protective Life to draw and test my (our) blood, and/or oral fluids, and urine as necessary to underwrite my (our) application for insurance. These tests may include, but are not limited to:

- a. tests for cholesterol and related blood lipids, diabetes, liver or kidney disorders, immune disorders (other than HIV/AIDS, see **SPECIAL REQUIREMENT FOR HIV/AIDS TESTING** section).
- b. tests for the presence of drugs, nicotine, or their metabolites.

This authorization does not include genetic testing. Unless otherwise required by law or regulation, Protective Life may, but is not obligated to, release any of these test results directly to me or to my spouse or life partner.

# RELEASE OF MEDICAL, NON-HEALTH, NON-MEDICAL AND TESTING INFORMATION

I (we) authorize Protective Life to release and disclose the information described in the USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION section and the TESTING OF BLOOD, ORAL FLUIDS AND URINE section:

- a. to its affiliates, its reinsurers, persons or organization providing services relating to insurance underwriting for Protective Life, **MIB** and as otherwise required by law.
- b. to release and disclose the information to other duly licensed life insurers if I (we) have applied or apply to the other insurers for insurance.
- c. to its reinsurers, to make a brief report of my personal health information to MIB.
- d. to the Life Insurance Representative(s) representing me to duly licensed specific life insurers for the purpose of applying for life insurance if my (our) application with Protective Life is declined or if Protective Life is unable to offer coverage at an acceptable rate.
- e. to the Life Insurance Representative(s) and its staff, affiliated companies and/or entities, insurance companies and their re-insurers representing me on my (our) application for life insurance.

ICC21-HIPAA3 Page 1 of 2 04/2021

# SPECIAL REQUIREMENT FOR HIV/AIDS TESTING

If Protective Life intends to test for the presence of antibodies to the Human Immunodeficiency Virus (HIV), which is the virus that has been associated with Acquired Immune Deficiency Syndrome (AIDS), Protective Life may require a separate authorization. I (we) hereby authorize Protective Life:

- a. to obtain and use the results of any HIV tests that I (we) separately authorize.
- b. (if permitted by law) to disclose the results of any tests to its reinsurers and MIB.

#### **GENERAL INFORMATION**

- a. This authorization shall be valid for 24 months from the Date of Authorization shown below, or for the time limit, if any, permitted by applicable law in the state where the policy is delivered or issued for delivery, whichever period is shorter, or, in the event of a claim for benefits, for the duration of such claim.
- b. During the evaluation of my (our) insurance application, I (we) understand that I (we) have the right to revoke the authorizations in the previous sections (above) by writing to Protective Life at P.O. Box 830619 Birmingham, Alabama 35283-0619. If this authorization is revoked, this would result in the file being closed and no coverage provided.
- c. I understand I do not have to sign this authorization in order to obtain health care benefits (treatment, payment or enrollment).
- d. I (we) understand that any information about me (us) that is disclosed pursuant to this authorization may be subject to redisclosure and no longer covered by certain federal rules governing privacy and confidentiality of health information. The information contained in these medical and financial records will be held in confidence and may be used only for the purpose of the procurement, or underwriting for the possible procurement or the evaluation of life, health, long term care, or other insurance products.
- e. I (we) understand that my (our) personal information, including my (our) protected health information disclosed under this authorization will be incorporated into and made a part of any life and/or disability insurance policy(ies) issued by the Company and that the policy(ies) will be delivered to the policy owner.
- f. I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose my entire medical record without restriction. Any modifications to this authorization may preclude Protective Life's ability to process this application.

# **AUTHORIZATIONS AND INVESTIGATIVE CONSUMER REPORT**

- I (we) have been given a copy of this Authorization to Obtain and Disclose Information along with the Description of Information Practices.
- I (we) would like to be interviewed if an investigative consumer report will be made. (Please refer to the **Description of Information Practices** for additional information regarding the interview for an **Investigative Consumer Report**.)

THIS AUTHORIZATION MUST BE SIGNED WITHOUT MODIFICATION AND RETURNED WITH THE APPLICATION BEFORE PROCESSING.

SIGNATURES			
Date of Authorization: X			
List Health Care Providers			
X			<u> </u>
Proposed Insured 1 (Signature)	Print Name of Proposed Insured 1	Birthdate	Social Security Number
X			
Proposed Insured 2 (Signature)	Print Name of Proposed Insured 2	Birthdate	Social Security Number
	Χ		
If Minor, Pri <mark>nt Name</mark>	Parent or Legal Guardian (Signatu	re) Print Name	of Parent or Legal Guardian