

## **GENERAL APPLICATION GUIDELINES- SR. PROTECTOR**

### **AGE NEAREST BIRTHDAY**

#### **NO Backdating to Save Age**

Completion of all areas of the application will avoid amendments!

Write legibly and fill out application completely. Use black ink only; **NO** white out.

#### **Commonly missed areas on the application are:**

#2 – Amount of Insurance- enter amount of coverage being purchased

Mode of Premium Payment must be checked – PAYMENT IS REQUIRED with the application for the mode selected!

Dividends (Usually Paid-Up Additions) \* Note – “Reduce Premiums” option NOT available with PAC mode

APL(Automatic Premium Loan) –usually checked “Yes”

Cash with Application –enter amount of payment (check should be made payable to “Farmers & Traders Life Insurance Company”)

#3- Social Security # of Primary & Contingent(if selected) Beneficiary (unless “children” or “Estate”)

#4 – SS# & Address of Policyowner, If other than the insured.

#5 – Boxed in replacement question must be answered “Yes” or “No” –If answered “Yes”, replacement forms, as required by the state, must be included.

Application must be signed & dated by Proposed Insured

Signed & dated by Policyowner,(must be someone with insurable interest in the proposed insured) if other than Proposed Insured

Signed & dated by Licensed Resident Agent

City & State of Application must be completed

### **IMPORTANT: BE SURE TO COMPLETE AGENT’S STATEMENT ON BACK OF APPLICATION PRIOR TO SUBMISSION TO FTL HOME OFFICE!!!!**

Farmers and Traders Life Insurance Company  
960 James Street • P.O. Box 1056 • Syracuse, NY 13201-1056  
Telephone: (800) 347-0960 • Fax: (315) 471- 3625 • www.FTLife.com