

**EMPLOYEE LIFE APPLICATION  
SECURITY FINANCIAL LIFE INSURANCE CO.**

**A. PROPOSED INSURED**

Employer Name: \_\_\_\_\_

*(Please print in ink.)*

Name: Last: \_\_\_\_\_ First: \_\_\_\_\_ Middle: \_\_\_\_\_

Indicate all Previous Names: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Soc. Sec. No.: \_\_\_\_\_  Male  Female

Date of Birth: \_\_\_\_\_ Age: \_\_\_\_\_ Birth Place (State): \_\_\_\_\_

Are you a U.S. Citizen?  Yes  No If NO, Country: \_\_\_\_\_ Visa Type: \_\_\_\_\_

Alien Registration Card No. (green card): \_\_\_\_\_

Married  Single  Widowed  Divorced Number of Dependents, Including Spouse: \_\_\_\_\_

**With this Employer Only:**

Date Employed: \_\_\_\_\_ Annual Compensation: \_\_\_\_\_

Are you Actively at Work Full-time?  Yes  No If NO, Explain: \_\_\_\_\_

Duties: \_\_\_\_\_

**B. OWNER**

1. **CERTIFICATE OWNER** (Complete ONLY if NOT the Proposed Insured):

Name: \_\_\_\_\_ Soc. Sec./Tax ID No.: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

2. **MASTER POLICYOWNER (Select Trust):**

SML EPIC Welfare Benefit Trust– Tax ID # 52-6867142  FBA Trust – Tax ID #42-6309001

**C. POLICY DESCRIPTION**

Face Amount: \$ \_\_\_\_\_

Tobacco  Non-Tobacco

Plan:  SML EPIC Term

FBA Term

FBA Whole Life: Include Premium Waiver

**Home Office Changes**

*(For Administrative Purposes Only.)*

Requesting Special Policy Date: \_\_\_\_\_

**D. BENEFICIARIES**

*(Unless shown differently, survivors will share equally. When unequal shares are listed and any beneficiary dies or entity ceases to exist before the Insured, each living/existing beneficiary is paid in proportion to their listed share.)*

Name (Please Print)	Relationship	P = Primary C = Contingent	Date of Birth	Soc. Sec. No.	Share %
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

**Trust:**  No  Living Trust  Testamentary Trust (Will)

If Living Trust: Name of Trust: \_\_\_\_\_

Date of Trust: \_\_\_\_\_ Trustee Name & Address: \_\_\_\_\_

**E. OTHER LIFE INSURANCE** (In force or pending on the life of the Proposed Insured.)

NONE

Company Name	Year Issued	(Check one)		Life Amount	Accidental Death Amount	(Check one)	
		Business	Personal			In force	Pending

**F. REPLACEMENT**

Is this application intended to replace or modify any life insurance or annuity now in force on the life of the Proposed Insured? (This information is required by State regulations.)

Yes  No

If YES, list each policy to be replaced and **attach any required replacement forms.**

Company Name: \_\_\_\_\_ Policy No.: \_\_\_\_\_

Coverage Type: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Company Name: \_\_\_\_\_ Policy No.: \_\_\_\_\_

Coverage Type: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

**G. REINSTATEMENT, POLICY CHANGE or DUPLICATE/LOST POLICY**

Reinstatement  Policy Change  Duplicate/Lost Policy

Policy No(s): \_\_\_\_\_ Details: \_\_\_\_\_

Policy No(s): \_\_\_\_\_ Details: \_\_\_\_\_

**H. TELE-APP?** (Complete questions in Section H. if using the Tele-App program. If **NOT USING** the Tele-App program, go to Section I. and complete the entire application.)

1. Has the Proposed Insured used any form of tobacco or nicotine, including substitutes (patches, gum, etc.):

a) In the last 12 months?  Yes  No

b) In the last 24 months?  Yes  No

c) If YES, Type(s): \_\_\_\_\_ Date Last Used: \_\_\_\_\_

2. Has the Proposed Insured ever been told he/she had or been treated for diabetes, cancer, heart disease, alcohol/drug abuse or high blood pressure? If YES, circle condition.  Yes  No

3. In the last 5 years, has the Proposed Insured been convicted of a felony or served a prison sentence?  Yes  No

4. PROCEED TO PAGE 7 TO COMPLETE THE APPLICATION. (Sections I. through N. will be completed by a telephone interview.)

**I. PERSONAL FINANCIAL INFORMATION**

	Annual Earned Income	Annual Unearned Income	Total Assets	Total Liabilities	Total Net Worth
Current Year:	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Last Year:	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

Other Remarks:

**J. PERSONAL INFORMATION**

1. **Has the Proposed Insured used any form of tobacco or nicotine, including substitutes (patches, gum, etc.):**
- a) In the last 12 months?  Yes  No
- b) In the last 24 months?  Yes  No
- c) If YES, Type(s): \_\_\_\_\_ Date Last Used: \_\_\_\_\_
2. **Does the Proposed Insured drink alcoholic beverages?**  Yes  No
- If YES, Type(s): \_\_\_\_\_ How much per week: \_\_\_\_\_
- How much each occasion: \_\_\_\_\_ Date of last use: \_\_\_\_\_
- Did you ever drink substantially more than at the present?  Yes  No
- If YES, when? \_\_\_\_\_ Past Usage: \_\_\_\_\_
- Reason(s) for quitting: \_\_\_\_\_
3. **Has the Proposed Insured ever used marijuana or drugs without a prescription?**  Yes  No
- If YES, What Kind(s): \_\_\_\_\_
- Usual Amount: \_\_\_\_\_
- How Often Used: \_\_\_\_\_ Dates of Use: From: \_\_\_\_\_ To: \_\_\_\_\_
- Reason(s) for quitting: \_\_\_\_\_
4. **Has the Proposed Insured ever had counseling, testing, or been arrested for sale or use of drugs or alcohol?**  Yes  No
- If YES, Details: \_\_\_\_\_
- Name/Address of Treatment Facility: \_\_\_\_\_
- \_\_\_\_\_
- Dates of Treatment: From: \_\_\_\_\_ To: \_\_\_\_\_
- Member of Alcoholics Anonymous: From: \_\_\_\_\_ To: \_\_\_\_\_
5. **In the last 5 years, has the Proposed Insured been arrested for or convicted of a felony?**  Yes  No
- If YES, Date(s): \_\_\_\_\_ Reason(s): \_\_\_\_\_
- Dropped/Dismissed  Guilty  Not Guilty  Probation  Other Resolution \_\_\_\_\_
- City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_
6. **Proposed Insured's Drivers License Number: \_\_\_\_\_ State: \_\_\_\_\_**
- a) **In the last 2 years, has the Proposed Insured had 3 or more moving traffic violations?**  Yes  No
- If YES, Details and Dates: \_\_\_\_\_
- \_\_\_\_\_
- b) **In the last 5 years, has the Proposed Insured had a driver's license denied, revoked, suspended; or been convicted of driving while under the influence of alcohol or drugs; or been involved as a driver in 2 or more accidents?**  Yes  No
- If YES, Details and Dates: \_\_\_\_\_
- \_\_\_\_\_
7. **Does the Proposed Insured intend to travel or reside outside the United States or Canada in the next 24 months?**  Yes  No
- If YES, Where: \_\_\_\_\_ When: \_\_\_\_\_
- Why: \_\_\_\_\_ How long: \_\_\_\_\_
8. **Has the Proposed Insured ever had a life or health insurance application declined, modified, postponed, rated, ridered, or had renewal or reinstatement refused?**  Yes  No
- If YES, When: \_\_\_\_\_ Why: \_\_\_\_\_
- Insurance Company: \_\_\_\_\_



## L. MILITARY

1. Does the Proposed Insured now belong to or intend to become a member (in the next 24 months) of the Military Service, Reserve, ROTC or National Guard?  Yes  No
2. If YES, Branch: \_\_\_\_\_ Date of Entry: \_\_\_\_\_ Rank or Rating: \_\_\_\_\_
  - a) How long have you been at your present assignment? \_\_\_\_\_
  - b) Have you received orders for any change in duties or assignments?  Yes  No  
If YES, Explain: \_\_\_\_\_
  - c) Are you currently attending a military school?  Yes  No
  - d) Do you intend to make Military or Naval Service a career?  Yes  No
  - e) Expected date of separation from active service: \_\_\_\_\_

## M. AVIATION

1. Has or does the Proposed Insured ever flown or plan to fly (in the next 24 months) as a pilot, crew member or student? If YES, complete the following:  Yes  No

### 2. Schedule of Flying:

Type of Certificate & Rating	Hours as a Pilot or Co-Pilot			Hours as Other Crew Member Title: _____	
	1-2 Years Ago	Last 12 Mos.	Contemplated Next 12 Mos.	Last 12 Mos.	Contemplated Next 12 Mos.
Commercial (Flying for hire.)					
Private or Student (Not flying for hire.)					
Military, including Reserve and National Guard.					

3. Number of pilot solo hours: \_\_\_\_\_
4. Date of last flight: \_\_\_\_\_
5. Date of last medical examination: \_\_\_\_\_
6. Type of certificate and rating: \_\_\_\_\_
7. **Civil Aviation:** Indicate the nature of flying (other than as a passenger) and the types of aircraft flown during the last 3 years. (Check all that apply.)

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Scheduled Airlines               | <input type="checkbox"/> Flight Instruction            | <input type="checkbox"/> Test - Experimental  |
| <input type="checkbox"/> Non-Scheduled Airline or Charter | <input type="checkbox"/> Pleasure or Personal Business | <input type="checkbox"/> Test - Product Line  |
| <input type="checkbox"/> Dusting, Seeding, Spraying       | <input type="checkbox"/> Company Business              | <input type="checkbox"/> Other (Specify): _____   |
| <input type="checkbox"/> Single Engine                    | <input type="checkbox"/> Multi-Engine                  | <input type="checkbox"/> Jet <input type="checkbox"/> Propeller <input type="checkbox"/> Other (Specify): _____ |

### 8. **Military Aviation:** (Including Reserve and National Guard.)

- a) Have you done any test or experimental flying?  Yes  No  
If YES, give details: \_\_\_\_\_
- b) Have you flown or do you expect to fly in any carrier-based aircraft?  Yes  No
- c) Types of aircraft flown in during the last 3 years: (Check all that apply.)  
 Single Engine  Multi-Engine  Jet  Fighter or Interceptor  Bomber  Transport  
 Propeller  Reconnaissance or Liaison  Other (Specify): \_\_\_\_\_

9. If an extra premium is necessary for flying activity, I:  Accept the extra premium.  
 Accept the Aviation Exclusion clause instead of the extra premium.



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## AUTHORIZATION AND ACKNOWLEDGMENT

### I agree and acknowledge:

- This application will become a part of any policy issued by SFL.
- Any policy issued on this application shall not take effect unless SFL approves this application and the first full premium is paid during the lifetime of the Proposed Insured.
- If no advance premium payment is made with this application, any change in health status before the issue date of the policy may affect the application process.
- All answers and statements made on this application or medical examination are in writing, complete and true to the best of my knowledge and belief.
- The incontestability and suicide clauses, as applicable, are renewed for any new coverage.
- No premium notices will be sent while premiums are paid through a payroll deduction or automatic banking arrangement.
- My employer may make deductions from my earnings for my share of the premiums.
- No agent or medical examiner has the authority to accept any risk, determine insurability, alter any receipt provisions or waive or change any questions on this application.
- SFL may indicate changes for administrative purposes only in the Home Office Changes space in Section C. of this application. In those states where it is required, changes in plan of insurance, amount, benefits, classification or age at issue will be made only with the Certificate Owner's written consent.
- SFL will appoint the directors of the Company and their successors to act as proxy as long as they remain directors, and authorize them to vote on all matters coming before any meeting of the Policyholders unless the Certificate Owner is present in person or represented by special proxy.

**I certify** under penalties of perjury the number shown in sections A. and/or B. in this application is my correct taxpayer identification number and I am not subject to backup withholding.

**I received** the notification about the Federal Fair Credit Reporting Act and the Medical Information Bureau.

**I understand** that the Certificate Owner or the Certificate Owner's authorized representative is entitled to receive a copy of this authorization.

**I authorize** any medical practitioner, medical facility, insurance company and the Medical Information Bureau to provide SFL or its reinsurers with information regarding the Proposed Insured(s). The information may be about my health, use of drugs or alcohol, habits, general reputation, characteristics and mode of living (*except as related directly or indirectly to sexual orientation*). **I agree** this information may be used to accept or reject this application for insurance, a copy of this authorization shall be as valid as the original, and this authorization shall be valid for 30 months from the date indicated below.

Dated at: \_\_\_\_\_  
                    City                                    State

On: \_\_\_\_\_  
                    Month                    Day                    Year

\_\_\_\_\_  
Signature of Proposed Insured

\_\_\_\_\_  
Signature of Certificate Owner  
(If other than Proposed Insured)

\_\_\_\_\_  
Witness (If other than Agent)

\_\_\_\_\_  
Print Witness Name

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## AGENT'S STATEMENT

**Do you have knowledge that this application will replace existing insurance?**

Yes  No

**I certify:**

- Each question on this application was asked and answered.
- All answers on this application were recorded completely and accurately.
- All signatures on this application were made by the person(s) indicated and completed in my presence if I signed as witness.

Agent's Signature: \_\_\_\_\_

State License Number (Where state required): \_\_\_\_\_

# AGENT'S REPORT

(Not part of the policy)

## TELEPHONE INTERVIEW INFORMATION

Proposed Insured's Telephone Numbers:

Available During Day?

Residence: ( ) \_\_\_\_\_

Yes  No

Business: ( ) \_\_\_\_\_

Yes  No

Convenient time to call: \_\_\_\_\_ A.M. \_\_\_\_\_ P.M.

## MEDICAL REQUIREMENTS

(Check all that are being arranged.)

Para-Med Examination

EKG:  Resting  Treadmill

M.D. Examination

Blood Profile

Tele-App

Urine Specimen

Other (Specify): \_\_\_\_\_

(Agent pays for unauthorized exam items. Exams from personal doctor not accepted.)

## PREMIUM CALCULATION

Basic Plan: \_\_\_\_\_ \$ \_\_\_\_\_

Riders: \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

Total Annual Premium: \$ \_\_\_\_\_

x Mode Factor: \$ \_\_\_\_\_

Total Mode Premium: \$ \_\_\_\_\_

List numbers of other SFL policies on Proposed Insured: \_\_\_\_\_

## AGENT INFORMATION

Writing Agent

Agent Number

% Commission Split

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## COMMENTS:

All parts of this application have been double-checked by: \_\_\_\_\_

(Signature)