AIL
American Income Life
Insurance Company

Agent New Business Transmittal Report

SGA Name: Philip Prata
Transmittal Date:
State:

Rider Add-On/Conversion Apps?

(Print - Agent's Name) | Agent L. Name (5 ltrs) | Agent #

	Name of Applicant Last, First, Middle Initial	Mode Sold	Plan Form	Life Annual Premium	A&H Annual Premium	C. W. A.	Policy Fee	Trial = T Control = C AltDcl = D AltXpl = X
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
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16								
17								
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21								
22								
23								
24								
25								
26								
27								
28								
29								
30								
	Totals							

Application to AMERICAN INCOME LIFE INSURANCE COMPANY ______________
P.O. Box 2608 Waco, TX 76797

Affiliation

______________ ID No.

*Complete shaded areas for spouse coverage.

☐ UN ☐ CU ☐ Assoc ☐ V-PRIV ☐ SR ☐ Lics Prof
☐ GL ☐ POS ☐ Ref ☐ F-CHSF ☐ DC ☐ ______

1. Names of Proposed Insureds	I Saw	D.O.B.	Age	Birthplace	Ht	Wt	Sex	NTU	2. SS#
A Adult									— —
B *Spouse									* — —
C1 Child									3. Driver's License# & State ★
C2 Child									
C3 Child									*

4. Person to be Owner of Policy ☐ Proposed Insured A
☐ Other, name and relationship

5. Occupation/Duties
*

6. Employer's Name
*

7. Address of Owner of Policy

8. Phone#( ) -
Cell# ( ) -

9. E-mail Address ______________@______________

10. **Complete B, C1, C2 & C3 ONLY if applying for separate life policies.**

	Primary Beneficiary	Relationship to Insured	Contingent Beneficiary	Relationship to Insured
A				
B				
C1				
C2				
C3				

11. Is any insurance applied for intended to replace or change any insurance or annuities in this or any other company? ☐ Yes ☐ No

12. Amount of insurance on each proposed Insured

Type	Company	Benefit
*		

13. Is proposed Insured a U.S. citizen? ☐ Yes ☐ No

14. Do you wish the Automatic Premium Loan Provision on your life policy/policies? ☐ Yes ☐ No

Life Insurance - Complete B, C1, C2 & C3 ONLY if applying for separate Life policies.

Proposed Insured A B C

Base Plan ☐ WL ☐ PR ☐ EX ☐ SL ☐ LPU65 ☐ ______
Face Amount $______ Premium $______.____

Riders and Benefits ☐TIR
☐10 R&C $______ $______.____
☐ADB $______ $______.____
☐B2000 $______.____
☐WP (base & riders) $______.____
☐CIR $______.____
☐Spouse $______ $______.____
☐Child $______ $______.____
☐______ $______ $______.____
☐______ $______ $______.____
☐______ $______ $______.____

Life Ins. Premium A $______.____

B

☐ WL ☐ PR ☐ EX ☐ SL ☐ LPU65 ☐ ______
Face Amount $______ Premium $______.____

☐TIR
☐$______ $______.____
☐$______ $______.____
☐WP $______.____

Other Riders or Benefits
☐ ______ $______ $______.____
☐ ______ $______ $______.____
☐ ______ $______ $______.____

Premium B $______.____

C1 (under 18)
☐ WL ☐ PR ☐ LPU65
☐ ______
Face Amount $______ Premium $______.____

Benefits	Face Amount	Premium
☐ADB	$______	$______.____
☐B2000		$______.____
☐GIO	$______	$______.____
☐TIR	**Premium C1**	**$______.____**

C2 (under 18)
☐ WL ☐ PR ☐ LPU65
☐ ______
Face Amount $______ Premium $______.____

Benefits	Face Amount	Premium
☐ADB	$______	$______.____
☐B2000		$______.____
☐GIO	$______	$______.____
☐TIR	**Premium C2**	**$______.____**

C3 (under 18)
☐ WL ☐ PR ☐ LPU65
☐ ______
Face Amount $______ Premium $______.____

Benefits	Face Amount	Premium
☐ADB	$______	$______.____
☐B2000		$______.____
☐GIO	$______	$______.____
☐TIR	**Premium C3**	**$______.____**

Accident Ins. Policy A B C
☐A71 $______ Benefit
☐ Individual ☐ Family
☐ Optional Recup. Rider
☐ Single ☐ Double
Premium $______.____
Policy Fee $______.____
A71 Prem. $______.____

Cancer Ins. Policy A B C A B C

☐ CNM		☐ C20
☐ Ind. ☐ Fam.		☐ Ind. ☐ Fam.
$______	Benefit	$______
$______.____	Premium	$______.____
$______.____	Policy Fee	$______.____
$______.____	**CNM/C20 Prem.**	$______.____

Hospital Indemnity Ins. Policy A B C
☐ H34 $______ Benefit
☐ Optional Recup. Rider
Adult $______.____
Spouse $______.____
Child X ______ (# of children) $______.____
Policy Fee $______.____
H34 Prem. $______.____

Proposed Insureds
◀Circle all that apply

Mode Premium
☐A ☐MBD
☐SS ☐______

Total Paid with application
$______.____

15. I have received an outline of coverage? ☐ A71 ☐ CNM ☐ C20 ☐ H34

16. Does proposed Insured have a Medicaid Eligibility Card or otherwise eligible for benefits under Medicaid (Title XIX)? ☐ Yes ☐ No

17. Age 65 and Older Only - I have received the Important Notice to Persons on Medicare - This Insurance Duplicates Some Medicare Benefits. ☐ Yes ☐ No

PLACE ORAL SPECIMEN STICKER HERE

PLACE ORAL SPECIMEN STICKER HERE

AUTHORIZATION FOR PREAUTHORIZED PAYMENTS

American Income Life Insurance Company is authorized to initiate debit entries to the account indicated below, and the depository institution named below is authorized to debit the same to such account. This authority can be terminated by the undersigned at any time by written notification to the Company, provided only that the Company and the depository will have a reasonable opportunity to act on such notification.

Depository Name ______________ City ______________ State ______________

Transit/ABA No. ______________ Account No. ______________ Type of Account: ☐ Checking ☐ Savings

X ______________ Date ______________ Requested draw date, if any: ______________
Signature of Payor

PLEASE ATTACH A VOIDED PERSONAL CHECK

AG-2549-14

VT
Q25494

PLACE AN 'X' IN THE BOX WITH THE CORRECT ANSWER

ANSWER ALL QUESTIONS IF APPLYING FOR LIFE OR HOSPITAL INDEMNITY POLICY

ANSWER **ONLY SECTION "A"** IF APPLYING ONLY FOR **ACCIDENT** POLICY

ANSWER **ONLY SECTION "B"** IF APPLYING ONLY FOR **CANCER** POLICY

SECTION A

18. Has any proposed Insured ever been treated or advised to be treated for alcoholism or alcohol abuse, including membership in A.A. or been advised by a physician to reduce alcohol consumption? ☐ Yes ☐ No
19. Has any proposed Insured ever used drugs not prescribed by a physician, such as cocaine, amphetamines, barbiturates, hallucinogens, tranquilizers, narcotics or sedatives? ☐ Yes ☐ No
20. Has any proposed Insured ever had their driver's license suspended or revoked because of a moving violation or been arrested (including arrests for driving while intoxicated or under the influence)? ☐ Yes ☐ No
21. Has any proposed Insured flown within the last 2 years, or intend to fly in the future, as other than a passenger on a scheduled airline? ☐ Yes ☐ No
22. Has any proposed Insured participated within the last 2 years, or intend to participate, in any of the following activities: Auto, Motorcycle, or Boat Racing; Parachute Jumping; Skin, Scuba, or Sky Diving? ☐ Yes ☐ No
23. Has any proposed Insured ever been advised to take tests and not done so or not received the results, been diagnosed as having, or received treatment for high blood pressure, chest pain, heart attack, stroke or any heart, blood or circulatory disorder? ☐ Yes ☐ No
24. Has any proposed Insured ever had or been treated for any of the following conditions:
    a. Diabetes or other endocrine disorder? ☐ Yes ☐ No
    b. Paralysis, epilepsy, mental disease or disorder or any other nervous system or brain disorder? ☐ Yes ☐ No
25. Has any proposed Insured ever had arthritis or any injury to or trouble with your back, knees or any of your joints? ☐ Yes ☐ No

SECTION B

26. Has any proposed Insured ever been advised to take tests and not done so or not received the results, been diagnosed as having, or received treatment for cancer, tumor or unexplained masses? ☐ Yes ☐ No

27. Has any proposed Insured ever been rejected for life or medical-hospital insurance, rated, or failed to receive a policy as applied for? ☐Yes ☐No
28. Has any proposed Insured in the last 5 years:
    a. Had a physical examination? ☐Yes ☐No
    b. Had any medical treatment? (includes prescription medications) ☐Yes ☐No
    c. Been hospitalized? ☐Yes ☐No
29. Is any proposed Insured currently a resident in a nursing home or ever been diagnosed as having a terminal illness, including Alzheimer's disease? ☐Yes ☐No
30. Has any proposed Insured ever had or been treated for any of the following conditions:
    a. Asthma, emphysema, sleep apnea or other respiratory disorder? ☐Yes ☐No
    b. Ulcer, colitis or other digestive tract disorder? ☐Yes ☐No
    c. Cirrhosis, hepatitis or other liver disorder or any blood disorder or received a bone marrow transplant? ☐Yes ☐No
    d. Kidney, prostate, urinary bladder or other genitourinary disorder? ☐Yes ☐No
    e. Disease of the breasts, uterus or ovaries? ☐Yes ☐No
    f. Rheumatoid arthritis or any other musculoskeletal disorder? ☐ Yes ☐No
    g. Loss of hearing or loss of sight? ☐Yes ☐No
31. Has any proposed Insured ever had or been treated by a licensed physician for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or AIDS related conditions? ☐Yes ☐No
32. Has any proposed Insured ever tested positive for antibodies to the "AIDS" (HIV) virus? ☐Yes ☐No
33. Does any proposed Insured smoke cigarettes or use tobacco in any other form? ☐Yes ☐No
34. If a former user of tobacco, when did proposed Insured quit?
    Name/Date ____________________
    Name/Date ____________________
35. Has any proposed Insured used marijuana in the past year? ☐Yes ☐No

If questions are answered "yes", give explanations, dates, names & addresses of physicians & hospital (if any) below.

Proposed Insured	Explanation or Medication	Date	Hospital	How Long	Physician	Address
			☐Yes ☐No			
			☐Yes ☐No			
			☐Yes ☐No			

Name, Address, and Phone Number of Personal Physician	Date Last Seen	Medical Records ID#
( ) -		
* ( ) -	*	*

Any person who knowingly and with intent to injure, defraud or deceive any insurer, submits an application or files a claim containing any false, incomplete, or misleading information may be guilty of insurance fraud, which may be a crime.

I agree that no insurance shall be in effect until: (a) a policy has been issued; and (b) the first premium is paid while my insurability remains unchanged and then only if I am actually in the state of health represented in this application. I state that the answers set forth above, are full, complete and true to the best of my knowledge and belief. The answers are to be the basis of any insurance issued. No agent may bind, alter, change or waive any underwriting requirements or other provisions of the application or policy. Final application acceptance is made by the Underwriting Department of the Company. I also acknowledge that I have received the Investigative Consumer Reports notification and MIB Notice and authorize obtaining medical or other information, including MIB, in order to evaluate my application for insurance. American Income Life may also request or obtain additional information to establish or verify my identity. I further acknowledge that American Income Life may report information to MIB or to other insurers which I have or may apply.

X ____________________ Date ____________ at ____________________

Proposed Insured (if 18 or over) City State

X ____________________ * ____________________ ____________________

Signature of Owner (if other than proposed Insured) Signature of Spouse (if a proposed Insured) Signature of Agent

AGENT'S STATEMENT

I certify that I have asked all questions and truly and accurately recorded the information supplied by the Applicant. To the best of my knowledge and belief, the insurance applied for ☐is ☐ is not intended to replace any insurance now in effect.

Agent L. Name (5 ltrs) Agent# ____________ Signature of Agent ____________

Name and Address of Secondary Addressee for notice of past due premiums. (Age 64 +)

REMARKS OR INSTRUCTIONS

____________________ Best time to call ____________

★ Driver's License # for children age 16 + — For separate life policies ONLY:

Mail Policy To: ☐ Agency ☐ Policyholder

AMERICAN INCOME LIFE INSURANCE COMPANY
P.O. Box 2608 • Waco, TX 76797

IMPORTANT NOTICE
REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

This document must be signed by the applicant and the agent and a copy left with the applicant.

I ❐ do ❐ do not have existing individual life insurance policies or annuity contracts. (This does not include group coverage you may have.) If you do not, sign below and you are done, otherwise, please continue.

You are contemplating the purchase of a life insurance policy. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interests. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?..❐ Yes ❐ No

2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? ....❐ Yes ❐ No

If you answered "yes" to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number, if available) and whether each policy or contract will be replaced or used as a source of financing:

INSURER NAME	CONTRACT OR POLICY #	INSURED OR ANNUITANT	REPLACED (R) OR FINANCING (F)
1. ______			
2. ______			
3. ______			

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

The existing policy or contract is being replaced because ____.

If you are replacing a policy or contract, you have the right to return the policy you are applying for within 30 days of its delivery and receive an unconditional full refund of all premiums paid on it.

I certify that the responses herein are, to the best of my knowledge, accurate.

X ____ ________________

Applicant's Signature and Printed Name Date

I certify that the responses herein are, to the best of my knowledge, accurate.
I have used only company-approved sales material during this sale. Any sales material used has been left with the applicant.

X ____ ________________

Agent's Signature and Printed Name Date

I do not want this notice read aloud to me. __________________ (Applicants must initial only if they do not want the notice read aloud.)

(Submit original with application - white paper) *(Applicant's copy - canary paper)*

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

PREMIUMS:

- Are they affordable?
- Could they change?
- You're older - are premiums higher for the proposed new policy?
- How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES:

- New policies usually take longer to build cash values and to pay dividends. Acquisition cost for the old policy may have been paid, you will incur costs for the new one.
- What surrender charges do the policies have?
- What expense and sales charges will you pay on the new policy?
- Does the new policy provide more insurance coverage?

INSURABILITY:

- If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
- You may need a medical exam for a new policy.
- Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
- Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:

- How are premiums for both policies being paid?
- How will the premiums on your existing policy be affected?
- Will a loan be deducted from death benefits?
- What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT:

- Will you pay surrender charges on your old contract?
- What are the interest rate guarantees for the new contract?
- Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:

- What are the tax consequences of buying the new policy?
- Is this a tax free exchange? (See your tax advisor.)
- Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal taxcode?
- Will the existing insurer be willing to modify the old policy?
- How does the quality and financial stability of the new company compare with your existing company?

American Income Life Insurance Company
P.O. Box 2608
Waco, TX 76797

Authorization for Release of Health-Related Information

This authorization complies with the HIPAA Privacy Rule

(Print name of proposed insured/patient and birth date)

Name	DOB	Name	DOB

I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy, pharmacy benefit manager, medical facility, other insurance company, consumer reporting agency, Medical Information Bureau (MIB) or other health care provider that has provided payment, treatment or services to me or on my behalf ("My Providers") to disclose my entire medical record and any other protected health information concerning me to the American Income Life Insurance Company (AIL) and its agents, employees, and representatives. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco; but excludes psychotherapy notes.

By my signature below, 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.

This protected health information is to be disclosed under this Authorization so that AIL may: 1) underwrite my application 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 AIL.

This authorization shall remain in force for 24 months following the date of my signature below, and a copy of this authorization is as valid as the original. I understand that I have the right to revoke this authorization in writing, at any time, by sending a written request for revocation to AIL, Attention: Underwriting Department, at the above address. I understand that a revocation is not effective to the extent that any of My Providers has relied on this Authorization or to the extent that AIL has a legal right to contest a claim under an insurance policy or to contest the policy itself. 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, AIL may not be able to process my application, or if coverage has been issued may not be able to make any benefit payments. I have received a copy of this authorization.

______________________________ ________
Signature of Proposed Insured/Patient or Personal Representative Date

______________________________ ________
Signature of Proposed Insured/Patient or Personal Representative Date

____
Personal Representative's Authority or Relationship to Patient, (if patient is under 18 years old)

(Submit original with application - white paper) (Proposed Insured's copy - canary paper)

INVESTIGATIVE CONSUMER REPORTS NOTIFICATION

As part of our routine underwriting procedure, an investigative consumer report may be obtained which will provide applicable information concerning character, general reputation, personal characteristics, and mode of living. This information will be obtained through personal interviews with your friends, neighbors, and associates. You may request to be interviewed in connection with the preparation of the report and upon request may receive a copy of the report.

MIB NOTICE

Information regarding your insurability will be treated as confidential. American Income 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 life 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 such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of the 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.

American Income Life Insurance Company may also release information from its file to its reinsurers or 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.

NOTICE OF INFORMATION PRACTICES

Personal information may be collected from other parties. Such information, and other personal or privileged information later collected, may be disclosed to third parties without authorization. You have the right of access and correction with respect to all personal information collected, and a full notice of your rights will be furnished upon request.

AMERICAN INCOME LIFE INSURANCE COMPANY
PO Box 2608, Waco, TX 76702 (254) 761-6400 www.ailife.com

Internal Replacement Disclosure - Rhode Island

PLEASE READ CAREFULLY. This information has been prepared for you so you may make an informed decision on the use of any of your current policy values when purchasing a new policy.

1. Internal Replacement (Check applicable box)

☐ I plan to use my CURRENT policy cash value with this Company to pay for the PROPOSED policy (see Section 3).
Complete Sections 2, 3 & 4 and sign Attestation of Applicant below.

☐ I do NOT have a CURRENT policy with this Company, my CURRENT policy with this Company does not have cash value, or I do not plan to use the cash value of my CURRENT policy to pay for the PROPOSED policy.
Complete Section 2 and sign the Attestation of Applicant below.

2. PROPOSED Life Insurance Policy Information Proposed Insured Name ____________________

Initial Death Benefit Amount $____________________ Proposed Planned Annual Premium $ ____________________

3. Changes to CURRENT Life Insurance Policy (I understand that I will need to take action to initiate my choice below. I understand that the PROPOSED policy will not be a paid-up policy and that I will be responsible for paying premiums as they come due.)

Policy Number ______________ Current Death Benefit Amount $____________ Current Annual Premium $____________

If multiple policies with this Company are being replaced or changed, complete Section 4 for each additional policy

☐ FULL SURRENDER: The amount to be taken from the cash value of your CURRENT policy will be $__________ *(estimated value)*. As a result of this proposed surrender, the cash value of your CURRENT policy will be zero dollars and the policy will terminate.

☐ REDUCTION OF CURRENT POLICY: Your CURRENT policy will continue with a reduced Death Benefit Amount of $____________ (estimated death benefit) and the premium for your CURRENT policy will be reduced. The amount to be taken from the cash value of your CURRENT policy will be $____________ (estimated value).

☐ LOAN: A loan in the amount of $__________ will be taken from the value of your CURRENT policy, bearing an interest rate of __________%. *Assuming loan interest or any premiums are paid when due, your CURRENT policy will not terminate as a result of this loan.*

☐ OTHER (Please provide a written description of the proposed transaction.):

____

4. Multiple Current Policies *If multiple policies with this Company are being replaced or changed, complete the table below for each additional policy*

PolicyNumber(s)	Current Death Benefit Amount	Cash Value Surrender Amount Taken	Reduced Death Benefit Amount	Loan Amount & Interest Rate	Will CURRENT Policy Terminate?

Attestation of Applicant

I understand the above information will be relied upon by the Company. I certify the information provided is true, accurate, and complete to the best of my knowledge and belief.

Owner Signature ______________________________ Date __________________

Attestation of Insurance Producer

I understand the above information is intended to meet the disclosure requirements of Rhode Island Insurance Code Section 27-29-4.7. I certify the information provided is true, accurate, and complete to the best of my knowledge and belief. It is my belief the proposed transaction will result in an actual and demonstrable benefit to the applicant based on information provided regarding their current financial status and circumstances.

Agent Signature ______________________________ Date __________________