



Residents of Puerto Rico, please return application to:
Global Insurance Agency, P.O. Box 9023918 San Juan, Puerto Rico 00902-3918

GROUP 20-YEAR LEVEL TERM LIFE INSURANCE PLAN

Please Print In Ink Or Type. Do Not Use Correction Fluid Or Gel Pens. Initial And Date Any Changes You Make.

1. MEMBER INFORMATION

Full Name _____ Social Security Number _____
 Street Address _____ City _____ State _____ ZIP _____
 Home Phone _____ Work Phone _____ Fax Number _____

Email (For internal use only. Email address will never be sold or shared.) _____

Marital Status: Married Divorced Widowed Single Civil Union* Domestic Partner* * Eligibility of Domestic Partner/Civil Union is determined by State Law.

Are you currently insured under any other ACS Life Plan? Yes No If "Yes" indicate which plan(s) and provide details below:

Term Life 10-Year Level Term Life 20-Year Level Term Life Person Insured _____ Amount \$ _____

LIST BELOW ONLY THOSE INDIVIDUALS APPLYING FOR COVERAGE	DATE OF BIRTH	HEIGHT	WEIGHT	SEX
Member (Full Name):	/ /	ft. in.	LBS.	<input type="radio"/> M <input type="radio"/> F
<input type="radio"/> Spouse <input type="radio"/> Domestic Partner** (Full Name):	/ /	ft. in.	LBS.	<input type="radio"/> M <input type="radio"/> F
Child*** (Name is Proposed for Insurance):	/ /	ft. in.	LBS.	<input type="radio"/> M <input type="radio"/> F
Child*** (Name is Proposed for Insurance):	/ /	ft. in.	LBS.	<input type="radio"/> M <input type="radio"/> F

**Submit a completed Declaration of Domestic Partnership form—not applicable in Oregon.

Form can be found by visiting www.acs.org/insurance and selecting the Forms tab within the Group 20-Year Level Term Life Insurance section.

***See Plan information for definition of eligible dependents. If more than two children are proposed for insurance, attach a separate sheet. Please sign and date the additional sheet.

In the next 12 months, does any person proposed for insurance intend to reside outside of the U.S. or Canada?

Member/Employee: Yes No Country(ies) _____ How Long? _____

Spouse: Yes No Country(ies) _____ How Long? _____

2. MEMBERSHIP AFFILIATION

A. Membership is required to obtain coverage. Are you a member of ACS or AACT? Please check one: ACS AACT Membership # _____

3. INSURANCE REQUESTED: Refer to Plan Information for eligibility, principal sums, premium, and coverage description.

A. I HEREBY APPLY FOR THE FOLLOWING GROUP 20-YEAR LEVEL TERM LIFE INSURANCE COVERAGE

Member Option: Insurance Requested: \$ _____ Spouse Option*: Insurance Requested: \$ _____

Child Option: \$2,500 \$5,000 \$7,500 \$10,000 * Spouse coverage cannot exceed 100% of member's coverage.

B. TOBACCO/NICOTINE USE

Have you or your spouse (if proposed for coverage) used tobacco or any nicotine substitute in any form (including nicotine patches and nicotine chewing gum)?

Member: Yes No Spouse: Yes No If "Yes," please state when you last used tobacco or nicotine and specify the product.

Member _____ Spouse: _____

3. INSURANCE REQUESTED Continued

C. INSURANCE REPLACEMENT: Important Replacement Information for Residents of New York It may not be in your best interest to replace existing Life Insurance policies or annuity contracts in connection with the purchase of a new Life Insurance policy, whether issued by the same or a different insurance company. A replacement will occur if, as part of your purchase of a new Life Insurance policy, existing coverage has been, or is likely to be, lapsed, surrendered, forfeited, assigned, terminated, changed or modified into paid-up insurance or other forms of benefits, loaned against or withdrawn from, reduced in value by use of cash values or other policy values, changed in the length of time or in the amount of insurance that would continue, or continued with a stoppage or reduction in the amount of premium paid. Prior to completing a replacement transaction, you may want to contact the insurance company or agent who sold you the Life Insurance or annuity contract that will be replaced, to help you decide whether the replacement is in your best interest.

RESIDENTS OF NEW YORK: I have read the Important Replacement Information above. Yes No

Is the Life Insurance applied for intended to replace, in whole or in part, any existing insurance or annuity? Member/Employee: Yes No Spouse: Yes No

RESIDENTS OF ALL OTHER STATES:

Is the insurance applied for intended to replace, discontinue, or change an existing policy? Member/Employee: Yes No Spouse: Yes No

ALL RESIDENTS:

Do you have other insurance in force? If "Yes," total amount in all companies Member: _____ Spouse: _____
Amount/Company Amount/Company

4. BENEFICIARY DESIGNATION: Insert name, relationship, and Social Security Number

I make the following beneficiary designation with respect to all the insurance on my life under this Group Term Life Insurance Plan, and if I am already covered under the Plan, I hereby revoke any prior beneficiary designation. The beneficiary for dependent coverage shall be the insured member as provided in the Group Policy. (If you want to name a different beneficiary for spouse coverage, more than one beneficiary, or a trust, please contact the Plan Administrator.) (1) In naming more than one beneficiary, please note if each is to be primary and/or secondary, and the percentage of death proceeds to be distributed to each. (2) If naming a trust, please indicate the full name and date of the trust. (Attach a separate sheet if necessary, then sign and date it.)

Beneficiary Name (Last, First, Middle Initial) _____ Relationship to Proposed Insured _____
Date of Birth _____ Social Security Number _____ Phone _____

5. PAYMENT OPTION SELECTION

Following your initial billing, you will be billed twice a year on April 1 and October 1, or you may also choose to access a secure website to register and have your premium withdrawn from your bank account or charged to your credit card.

6. MEMBER STATEMENT OF HEALTH

To the best of your knowledge and belief, answer the following questions as they apply to you and all dependents to be insured:

	MEMBER	DEPENDENT
A. Are you taking any prescribed medication or receiving or contemplating any medical attention or surgical treatment?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
B. During the past five years have you ever been medically diagnosed by a physician as having or been treated for: heart trouble, elevated blood pressure, gynecological or genitourinary disorders, ulcers, cancer, diabetes, mental or nervous disorder or psychotherapeutic treatment, epilepsy, respiratory disorder, kidney or liver disorder (including hepatitis), enlarged lymph nodes or immunodeficiency disorder, thyroid disorder, blood disorder, albumin, blood, pus, or sugar in urine, back trouble/disorder, arthritis, or unexplained weight loss?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
C. During the past five years have you been counseled, treated, or hospitalized for the use of alcohol or drugs?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

Details (Please fill out if answered "Yes" to A, B or C): _____

Depending on the amount of insurance you are requesting, you will be contacted by a service provider on behalf of New York Life Insurance Company to ask you about your medical history.

What time and telephone number would be best to contact you? _____

7. FRAUD NOTICES

For Residents of all states except those listed below: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties. **FOR RESIDENTS OF CA:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties. The falsity of any statement in the application for any policy shall not bar the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer. **RESIDENTS OF CO:** the following also applies: Any insurance company or agent who defrauds or attempts to defraud an insured shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies. **RESIDENTS OF AL/AR/LA/RI:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **FOR RESIDENTS OF D.C.: WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant. **RESIDENTS OF FL:** 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. **RESIDENTS OF KS:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of insurance fraud as determined by a court of law. **RESIDENTS OF ME:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits. **RESIDENTS OF MD:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **RESIDENTS OF NJ: WARNING:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. **RESIDENTS OF NY:** Any person who knowingly and with intent to defraud any insurance company or any other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. **RESIDENTS OF OK: WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony. **RESIDENTS OF PUERTO RICO:** Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine no less than five thousand (5,000) dollars nor more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years. **RESIDENTS OF TN/WA:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits. **RESIDENTS OF VA:** Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statements may have violated state law.

8. AUTHORIZATION AND SIGNATURE

I understand that New York Life Insurance Company has the right to require additional information and, if necessary, an examination by a physician. I ask New York Life to rely on all such statements made on this form, and any supplements to it, while considering this request. I also understand that the coverage afforded will be in consideration of the answers and statements set forth above.

AUTHORIZATION: I hereby authorize any licensed physician, medical practitioner, hospital, pharmacy, clinic or other medical or medically related facility, laboratory, insurance company, MIB, Inc. ("MIB"), or other organization, institution or person, that has any records or knowledge of me or my health to release information, including prescription drug records, maintained by physicians, pharmacy benefit managers, and other sources of information to New York Life Insurance Company, its reinsurers, its subsidiaries or the plan administrator about the physical and mental health of any persons proposed for insurance, including significant history, findings, diagnosis and treatment, but excluding psychotherapy notes for the purpose of evaluating my application for insurance. Health information obtained will not be re-disclosed without my authorization unless permitted by law, in which case it may not be protected under federal privacy rules. For example, New York Life may be required to provide it to insurance, regulatory, or other government agencies. In this case, the information may no longer be protected by the rules governing your AUTHORIZATION. A photocopy of this AUTHORIZATION and request form shall be as valid as the original. In all circumstances, my authorized agent or representative, or I may request a copy of this AUTHORIZATION. This AUTHORIZATION may be used for a period of 24 months from the date signed, unless sooner revoked as stated in the IMPORTANT NOTICE.

By signing and dating this application, the member requests the insurance indicated, and the member and any person proposed for insurance consent to authorize the disclosure of information to and from the providers noted in the IMPORTANT NOTICE, including mailing a brief report of my protected health information to MIB, Inc, and attest to having read the IMPORTANT NOTICE and Fraud Notices indicated above, including how my information is exchanged with MIB, and that to the best of my knowledge and belief, the answers provided to the questions are true and complete.

Member's/Employee's Signature (Please Sign and Date in Ink)

Date

Spouse's Signature (Necessary Only if Spouse Coverage is Required)

Date

DO NOT SEND PAYMENT: Upon approval, you will be notified of the premium due.