

The United States Life Insurance Company in the City of New York

New York, New York
(Herein called the Company)

Administrative Office: 3600 Route 66, Mail Stop 3-C, Neptune, NJ 07753

These Notices must be detached and retained by the applicant

MIB DISCLOSURE NOTICE

Information regarding your insurability will be treated as confidential. The 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 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, MA 02184-8734.

The Company, or its reinsurers, may also release information from its file 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 AS REQUIRED UNDER THE FAIR CREDIT REPORTING ACT(S)

This is to inform you that as part of our procedure for processing your insurance application, an investigative consumer report may be requested for the preparation of a report whereby information is obtained through personal interviews with your neighbors, friends, or others with whom you are acquainted or who may have knowledge of any such items of information. This inquiry includes information as to your character, general reputation, personal characteristics, and mode of living. You have the right to make a written request to be informed as to whether or not such consumer report was requested, and if such report was requested, the name and address of the consumer reporting agency to whom the request was made. You may receive a copy of this report by contacting such agency.

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Please print or type all information requested.

Group Policy Number _____ Division _____

Please complete all sections of the application to avoid delays.

Employee's annual salary \$ _____ Hire Date _____

Job Title _____

1. Name of Employer/Association] _____

2. Employee's/Member's full name _____
FIRST MIDDLE LAST

3. Home Address _____
NUMBER STREET CITY STATE ZIP HOME TELEPHONE NUMBER

4. Select coverages with specific amounts for Life, AD&D, LTD and STD. If increasing or decreasing coverage, list total amount of coverage requested and include copy of previously approved application or approval letter. * If you had prior Dental coverage with the employer named above, please indicate by checking box and including your prior effective date.

****Wherever the term spouse appears can also read as domestic partner (DP) or party to a civil union throughout the application.**

	Life Amount	AD&D Amount	LTD Amount	STD Amount	Dental	Vision
Employee	\$ _____ <input type="checkbox"/> refused	\$ _____ <input type="checkbox"/> refused	\$ _____ <input type="checkbox"/> refused	\$ _____ <input type="checkbox"/> refused	<input type="checkbox"/> Prior Coverage *Date / /	<input type="checkbox"/> Refused
Spouse**	\$ _____ <input type="checkbox"/> refused	\$ _____ <input type="checkbox"/> refused	(not to exceed maximum benefit) Salary must be completed above	(not to exceed maximum benefit) Salary must be completed above	<input type="checkbox"/> Employee <input type="checkbox"/> Employee & Spouse** <input type="checkbox"/> Employee & Child <input type="checkbox"/> Full Family	<input type="checkbox"/> Employee <input type="checkbox"/> Employee & Spouse** <input type="checkbox"/> Employee & Child <input type="checkbox"/> Full Family
Child(ren):	\$ _____ <input type="checkbox"/> refused	/ / / / / /				

4 (a) Do you have any disability insurance in force or pending (including group coverage)? Yes No
If YES, please indicate companies and amounts _____

4 (b) Will this coverage applied for, replace any insurance in force now? Yes No
If YES, please indicate companies and amounts _____

5. Complete the following for employee/member, spouse/domestic partner/party to a civil union and dependents requesting coverage.

	Name	Age	Date of Birth mm/dd/yy	Sex	Place of Birth	Height	Weight	Social Security #
EE						ft. in.	lbs.	
SP**						ft. in.	lbs.	
CH						ft. in.	lbs.	
CH						ft. in.	lbs.	

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If you are eligible for Guaranteed Issue do not complete questions 6, 7, 8 and 9 unless you are applying for more than your group's Guaranteed Issue.

- | | EMPLOYEE/MEMBER | SPOUSE** | CHILD |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------|
| 6. Have you ever been diagnosed with or treated for any disease or disorder of the heart, kidneys, liver ; lungs or blood; chest pain; stroke or other neurological disorder; cancer or tumor; diabetes or high blood pressure, mental or nervous disorder, alcohol or drug dependency; arthritis or other musculoskeletal disease or disorder; or been diagnosed as having or treated by a licensed medical physician for AIDS (Acquired Immune Deficiency Syndrome); AIDS related complex, or other immune disorder? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7. Have you, during the past 5 years, consulted any physician or other practitioner or been confined or treated in any hospital or similar institution for any reason other than stated above? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 8. Are you presently taking any medications? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 9. Have you, in the last 12 months, missed more than 5 consecutive days of work due to illness or injury? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

If "yes" to any part of questions 6, 7, 8 and 9, give details on the following page (not required for child(ren) if employee or spouse is also applying). Use a separate sheet of paper if more space is needed for answers:**

Question No.	Does Question Apply to Employee, Spouse** or Child	Condition	Date Occurred	Duration	Degree of Recovery	Names & Addresses of Physicians Hospitals/Clinics Consulted

10. Have you used tobacco in any form during the past 12 months?	EMPLOYEE/MEMBER <input type="checkbox"/> Yes <input type="checkbox"/> No	SPOUSE** <input type="checkbox"/> Yes <input type="checkbox"/> No
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If this question is not completed, you will be billed using smoker rates.

SIGNATURE IS REQUIRED ON THE FOLLOWING PAGE

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Important Notice

For residents of Arkansas, Louisiana, Maryland and West Virginia: 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 Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

For residents of the District of Columbia: 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.

For residents of Florida: 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.

For residents of Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.

For residents of Maine, Tennessee, Virginia and Washington:

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.

For residents of New Jersey: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

For residents of New Mexico: 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 CIVIL FINES AND CRIMINAL PENALTIES.

The following statement does not apply to an application for life insurance in New York:

For residents of New York: 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 is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

For residents of Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

For residents of Oklahoma: 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.

For residents of Pennsylvania: 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 is a crime and subjects such person to criminal and civil penalties.