

MASTER APPLICATION FOR EMPLOYEE BENEFITS

AIG Life Insurance Company*

Wilmington, Delaware

Administrative Office: 3600 Route 66, P.O. Box 1591, MSN 3D, Neptune, NJ 07754-1591

*This company does not solicit business in New York.

Important Notice

The Company's group underwriting rules will be used to determine whether the applicant, if accepted, will participate in a Multiple Employer Trust, or will be issued a group policy.

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.

Applicant Data (A group proposal is required as part of this application)

1. Full Name of Applicant (Company): _____

2. Group Contact Name: _____

3. Street Address: _____

City: _____ State: _____ Zip: _____ Telephone: (____) _____

Mailing Address (if different) _____ Fax: (____) _____

City: _____ State: _____ Zip: _____

E-Mail Address: _____ SIC Code: _____

4. Applicant is a: Proprietorship Partnership Corporation Union

Other (Explain): _____

5. Nature of Business: _____

6. Are the employees of any affiliated or subsidiary companies or any other locations to be covered? Yes No

If yes, give details below. If more space is needed, attach a separate sheet.

Name of Company	Nature of Business	Full Address	# of Full-Time Employees
_____	_____	_____	_____
_____	_____	_____	_____

7. Have you ever applied for, or been insured for, group insurance with any member company of AIG Inc., including United States Life? Yes No

If yes, give details: Group Policy Number(s) _____

Date Insurance Ended/Declined _____ Effective Date (if still insured) _____

8. Please complete the information below for those coverages being replaced:

Current Coverage Employer	Voluntary	Replacing with the Company's Plans?*	Prior Plan Name & Effective Date	Proposed Termination Date
Life**	Life**	Yes No	_____	_____
Dental	Dental	Yes No	_____	_____
Vision	Vision	Yes No	_____	_____
STD	STD	Yes No	_____	_____
LTD	LTD	Yes No	_____	_____

* **Attach a copy of the present carrier's last bill, the insurance certificate, and the group policy (if applicable).**

** Are there other Group Life Insurance plans in force which you are not replacing or currently applying for with another carrier? Yes No If yes, please indicate the highest benefit amount of each plan.

NOTE: The applicant may be required to furnish proof that duplication of coverage does not exist. If the application is approved based on the representation that existing insurance will be terminated, insurance under the Company plan may not take effect until the day after the existing insurance is terminated.

For Home Office Use Only	Group Number: _____	Division Number: _____
--------------------------	---------------------	------------------------

Employee Eligibility

A FULL-TIME EMPLOYEE is one who:

- works at least * 30 hours (20 hours for Voluntary Life only) per week, or _____ hours per week (requires underwriting approval)
- works the Applicant's regular work schedule; and
- performs his/her job for full pay; and
- works at the Applicant's place of business.

9. Do you want to exclude any classes of full-time employees from coverage? Yes No **If yes, list each class by salary, job title, union membership, or other condition pertaining to employment:** _____
 _____ Total # of excluded employees _____

* Amount of hours may vary by state law.

Participation Data

A **WAITING PERIOD** is a period of time that an employee must work on a full-time basis in an eligible class before becoming eligible for coverage. **PRESENT EMPLOYEES** means employees who are at work on a full-time basis on the effective date.

10. Waiting Period: Present Employees _____ months OR First of the month following _____ months*
 Future Employees _____ months OR First of the month following _____ months*

*Only option available for Voluntary Coverages. Available on Group coverages with the 1st of the month effective date only.

11. a. Number of Full-Time Employees (Include employees not to be covered and those being continued) _____

b. Number of Full-Time Employees **waiving all coverages** _____

12. Do you employ 20 or more employees? (Include part-time, union, etc.) Yes No

Contribution Data – Not applicable to Voluntary Coverages

13. Will the employees be required to contribute toward the cost of the insurance? Yes No

If yes, indicate the percentage of the cost of each coverage the **employer** will pay.

NOTE: If the employer pays the entire cost for the employees, then 100% of the eligible employees must be covered.

Coverage	Life/AD&D	Dep Life	EE Dental*	Dep Dental*	EE Vision*	Dep Vision*	STD	LTD
Employer %								

*The employer must contribute a minimum of 35% of the total dental and vision premiums.

14. Premiums will be paid: Annually Semi-annually Quarterly Monthly EFT

Employee/Dependent Data

15. Are there any employees who, in the last 12 months, have been out of work due to injury or sickness for at least 5 consecutive working days? Yes No

If yes, give details below. If more space is needed, attach a separate sheet, signed and dated by the Applicant. **NOTE: This question does not need to be answered for Life and AD&D groups with more than 50 employees insured, Dental coverages, for Disability coverages with ten (10) or more employees insured, or for EXACT replacement coverage for 2-50 Life and AD&D and 2-9 Disability.**

Name of Employee	Date Disability Began	Current Amount of Group Life Insurance In Force	Describe Nature of Injury/Sickness	Date Return To Full-Time Work

Requested Effective Date

I request that the coverage(s) chosen take effect on:

the date the application is approved in writing by the Company; or

_____ If the application is approved in writing by the Company, this will be the Effective Date, which may not be changed.

For Employer Plans: Premiums will be due as of the Effective Date. The premium for the first month of coverage **must** be included. For Voluntary Plans, the effective date must be the first of the month.

Applicant's Declaration

1. I verify that all employees applying for coverage listed on the census form are actively at work and working at least *30 hours per week, unless another minimum work requirement was authorized by the Company, and all employees meet the eligibility requirements as listed on the application.
2. I verify that the Company's benefit plan(s) have been offered to all employees. Completed waivers are attached for those employees and dependents electing not to participate in the plan(s). Note: Changes in the Census data may affect previously quoted rates.
3. To the best of my knowledge and belief, all statements and answers given in this application are true and complete.
4. The agent(s) appointed for this application is (are): _____.
5. I understand that this application may be an application to participate in a Multiple Employer Trust, as determined by the underwriting rules of the Company. If it is, this item 5 applies. The Trust Agreement establishes the group insurance fund. A copy of the Trust Policy will be provided to me if I request it in writing. I agree to be bound by the terms of the Trust Policy.
6. I understand and agree that:
 - no agent may change or waive any of the provisions of this application or of any plan of insurance;
 - any change or waiver may be made only by an officer of the Company; and
 - this application will be accepted or declined partly on the basis of the statements and answers given in this application.
 - If the insurance contract compromises a part of an employee benefit plan, the Company is granted **sole discretionary authority to determine eligibility, make all factual determinations and to construe all terms of the policy. The Company has no responsibility or control with respect to any other benefit which may be provided beyond this contract or any other plan of benefits.
7. It is understood and agreed that the group employer will maintain accurate records of all beneficiaries, changes of beneficiary or assignment, and that the Company may rely on this information in adjudicating any claim under the policy.

DATE PRINT NAME OF OFFICER, PARTNER, PROPRIETOR

WITNESS SIGNATURE OF OFFICER, PARTNER, OR PROPRIETOR

* Amount of hours may vary by state law

** May not be applicable in all states, and may vary by state law.

[The Policyholder [Participant Employer] hereby agrees to accept certificates in electronic format for delivery to persons covered under a group policy issued by the Company.]

Note: If there are any modifications to the statements and answers given in this application (i.e. crossed-out, whited-out, erased information), the applicant must attest to the modification(s) by giving a complete signature in the margin of each page which includes a modification. Applicant Beneficiary Forms, Dependent Information Forms, or Refusal of Coverage Forms must be completed for coverage if applicable.

Producing Agent's Declaration

Please Print PRODUCING AGENT		
Producer #	Tax ID # / SS #	% Commissions split with other agents
Name As Licensed	License #	
Mailing Address		
City/State/Zip		
Phone	Fax	E-Mail
Signature	Date	City and State Where Signed
Please Print GENERAL AGENT		
General Agent #	Name	Tax ID # / SS #
Phone	Fax	E-Mail

HOME OFFICE USE ONLY

Policy No.	Premium Deposit \$	Underwriter
Mode	Coverages	
Group Contact	Producer	GA

