



For agent use only, please submit to your General Agent

Proposed Insured Information

Full Name (First, Middle, Last – Include Maiden Name): _____

Home Address (Number, Street, City, State, Zip Code): _____

Phone: Home #: _____ Work #: _____ Cell #: _____ Best time to call: ___ am/pm

Email: _____ Preferred method of contact: _____

Gender: Female Male Date of Birth: _____ SSN: _____

Owner/Applicant Information

Proposed Insured is Owner

Type: Individual Corporation Trust Sole Proprietorship Partnership

Other (Specify): _____

Location of Sale City: _____ State: _____

Product Information

Product

Level Term: 10 Yr 15 Yr 20 Yr 25 Yr 30 Yr

Whole Life: SL L10 L15 L20 L@65 SPL

YRT

Other: _____

Coverage/Riders/Additional Benefits

Face Amount: _____

Child Insurance Rider: \$ _____

Waiver of Premium Rider

WL Term Insurance Rider Plan: _____ \$ _____

Other: _____

Rate Classification Applied For

Non-Nicotine

Nicotine

Preferred Plus Non-Nicotine

Preferred Nicotine

Preferred Non-Nicotine

Standard Nicotine

Select Non-Nicotine

Standard Non-Nicotine

Annual Premium _____

Desired Mode: Annual Semi-Annual Quarterly Monthly (EFT Only)

In order to submit the ZipApp Ticket, all questions must be answered and the completed ticket be signed by the writing agent.

Compliance Information & Producer Certification

- 1. Does the proposed insured intend to apply for a Conditional Coverage? Yes No
- 2. Indicate if any preprinted or electronically presented company approved sales materials were used during the sales process. (List the sales material or check "None").
_____ None
- 3. Do you have any knowledge or reason to believe that the proposed Owner, Applicant or Insured has been offered any financial incentives as an inducement to apply for this proposed policy? Yes No
- 4. Do you have any knowledge or reason to believe that the proposed Owner or Applicant intends to change ownership of the policy now or in the future to an unrelated party such as a trust, viatical, life settlement company, bank and/or lending or investment company? Yes No
- 5. Do you have any knowledge or reason to believe that all or any part of the initial or future premium payments for this applied for policy may be directly or indirectly financed by an unrelated third party or be part of any loan arrangement? Yes No
- 6. Does the Applicant have existing life insurance policies or annuity contracts? (Do not include Group) Yes No

| | <i>Existing Insurer Name</i> | <i>Face Amount</i> | <i>Replacing</i> | | <i>Financing</i> | |
|------|------------------------------|--------------------|------------------|----|------------------|----|
| i. | _____ | _____ | Yes | No | Yes | No |
| ii. | _____ | _____ | Yes | No | Yes | No |
| iii. | _____ | _____ | Yes | No | Yes | No |

- 7. Is the insured considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating his/her existing life insurance policy or contract? Yes No
- 8. Is this Insurance applied for intended to replace, end or change any existing life insurance or annuity or is the insured considering using funds from an existing policy or contract to pay premiums due on the new life insurance policy or contract? Yes No

a. If yes, reason for replacement: _____

i. Florida Applicants Only

Does the applicant wish to receive a Comparative Information Form from the proposed company and her/his existing insurer? Yes No

ii. Delaware & Georgia Applicants Only

Does the applicant wish to receive a policy summary statement from her/his existing insurer? Yes No

iii. Oklahoma Applicants Only

Does the applicant wish to notify her/his present insurer of this transaction? Yes No

iv. *Arkansas Applicants Only*

| <i>Current Policy</i> | <i>Contract-Proposed</i> | |
|-----------------------|--------------------------|---|
| _____ | _____ | <i>Policy Contract Number</i> |
| _____ | _____ | <i>Premium Amount</i> |
| _____ | _____ | <i>Contract Value</i> |
| _____ | _____ | <i>Surrender Value</i> |
| _____ | _____ | <i>Death Benefit</i> |
| _____ | _____ | <i>Interest Rate & Guarantee Period</i> |
| _____ | _____ | <i>Minimum Accumulation & Interest Rate</i> |
| _____ | _____ | <i>Surrender Charge in Years</i> |
| _____ | _____ | <i>Charge Percent Per Year</i> |
| _____ | _____ | <i>Years Remaining</i> |
| _____ | _____ | <i>If free withdrawals are available list % and options</i> |
| _____ | _____ | <i>List significant policy or contract provisions</i> |

v. *Washington Applicants Only*

1. Can there be reduced benefits or increased premiums in later years? No Yes, explain

2. Are there penalties, set up or surrender charges for the new policy? No Yes, explain
(*emphasizing any extra cost for early withdrawal*): _____
3. Will there be penalties or surrender charges under the existing insurance as a result of the proposed transaction? No Yes, explain: _____
4. Are there adverse tax consequences from the replacement under current tax law? No Yes
If yes, explain: _____
5. Are interest earnings a consideration in this replacement? No Yes, explain

* *If "yes" explain what portions of premiums or contributions will produce limited or no earnings. As pertinent, include in your explanation the need for minimum deposits to enhance earnings, and reduction of earnings that may result from set-up charges, policy fees and other factors.*

6. Are minimum amounts required to be on deposit before excess interest will be paid?
No Yes, explain: _____
7. If the new program is based on a variable or universal life insurance policy or single-premium policy or annuity:
 - i. Are the interest rates quoted before _____ or after _____ fee and mortality charges have been deducted?
 - ii. Interest rates are guaranteed for how long? _____
 - iii. The minimum interest rate to be paid is how much? _____
 - iv. If applicable, the rate you pay to borrow is _____ and the limit on the amount that can be borrowed is _____
 - v. The surrender charges are _____
 - vi. The death benefit is _____
 - vii. Are there other short or long term effects from the replacement that might be materially adverse?
No Yes, explain: _____

9. I understand that there is other important information that I am required to read to the applicant concerning a potential replacement of his/her policy. Was the Important Notice either read to the applicant or was the reading of the Important Information waived by the applicant? Yes No

List all additional details/explanations/comments

10. Have you received relevant anti-money laundering training within the last 24 months that was offered by the company, another life insurance company or a competent third party (e.g., LIMRA)? Yes No
11. Do you acknowledge that you are in compliance with your requirements as stated in the company's Producer's Guide to Anti-Money Laundering (AML) and are unaware of any AML Red Flags as described in your AML training? Yes No

ALL WRITING AGENTS MUST COMPLETE THE FOLLOWING SECTION

Yes, I certify that by affixing my signature below that all of the responses (above and below) herein are, to the best of my knowledge, information and belief complete and accurate.

This policy has not been solicited, directly or indirectly for the benefit of an investor, stranger or unrelated third party.

That I am duly licensed in the state in which this application was signed.

That I have given the Proposed Insured the appropriate disclosure documents and have complied with state and federal statutes and regulations. I have reviewed the purchase of the life insurance policy as to suitability.

That I have explained to the applicant that no insurance has been bound based on the completion of this ZipApp.

Writing Agent Name: _____ Agent code: _____ Commission %: _____

Additional Agent Name: _____ Agent code: _____ Commission %: _____

Additional Agent Name: _____ Agent code: _____ Commission %: _____

Additional Agent Name: _____ Agent code: _____ Commission %: _____

Writing Agent Signature: _____ Date: _____