



# NEW BUSINESS MEMO

## WHOLE LIFE

Telephone: 800-428-3001

**Regular Mail:**

United Home Life Insurance Company  
P.O. Box 7192  
Indianapolis, IN 46207-7192

**Overnight Mail:**

United Home Life Insurance  
Company  
225 South East St  
Indianapolis, IN 46202

**IMPORTANT:** Your client is not automatically disqualified if an underwriting question is answered "yes"; it depends on the severity of the condition. Information should be provided in Section 10 for special consideration.

FAX Number:	317-692-7711	_____ # pages including cover
Agt Name: _____		Agt # _____
Agt Phone: _____		Agt Fax: _____
Agt Email Address: _____@_____.		

How do you prefer to be notified if we should need any underwriting requirements?  
 E-Mail  Fax  US Mail

Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Did you personally see all persons proposed for insurance, read each question to the proposed insured and record their answers?  
 Yes  No

If No, how was the application taken? Solicited by:  Mail  Telephone  Internet  
 Fax or Other \_\_\_\_\_

**PHI'S:** We require Personal History Interviews on all Applicants applying for Total Protection Series III Deluxe and Premier plans, regardless of face amount. We also require PHIs on all applicants applying for more than \$25,000 of coverage on the graded benefit Express Issue Whole Life Plan. As the agent, you can initiate the interview from the client's home by calling 877-801-9496 (M-F, 8:30 a.m.-8:30 p.m. EST). Tell the operator this interview is for United Home Life Insurance Company and the Total Protection Series EIWL Deluxe or Premier and hand the phone to your client. A traditional PHI will be ordered by the Home Office if a Point of Sale PHI is not completed by you. Detailed explanation is on our website at [www.unitedhomelife.com](http://www.unitedhomelife.com).

Did you complete a POS PHI with your client?  Yes  No

If we have to conduct a PHI with your client, what is the best time to reach the client?

Home phone (\_\_\_\_) \_\_\_\_\_ available days?  Yes  No  
 Business phone (\_\_\_\_) \_\_\_\_\_ available days?  Yes  No  
 Cell phone (\_\_\_\_) \_\_\_\_\_ available days?  Yes  No

If a language other than English is required, please specify below.

Special Instructions you want us to know: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

- ### Application Completion "Tips"
1. Make sure to use the app with the correct state variations
  2. If Child Rider is requested, submit application 200-359
  3. If the first premium is going to be drafted from the client's bank account, *provide a copy of a pre-printed voided check!* Otherwise, the case will be unnecessarily delayed
  4. Print legibly in English
  5. Keep original app until policy is issued
  6. Keep fax confirmation message that fax was successful

**MAIL POLICY TO:**  Applicant  Agent



# GENERAL UNDERWRITING GUIDE

## For Total Protection Series Final Expense Products

*Please note that certain conditions may result in a "Yes" answer on the application, but can still be considered.*

**Please provide full details in Section 10 for any "Yes" answers and we will consider the case for issue.**

My client has a history of:	Not Eligible	EIWL (Table 16 max)	Deluxe (Table 8 max)	Premier (Table 4 max)
<b>Cancer (other than Basal Cell skin cancer):</b>				
Diagnosed within past 12 months	✓			
Over 12 months ago; no or minor treatment in past 12 months and in remission		✓		
Over 12 months ago; major treatment in past 12 months	✓			
Over 5 years ago; no or minor treatment in past 5 years and in remission		✓	✓	*IC
Over 5 years ago; major treatment in past 5 years		*IC	*IC	*IC
<b>Examples of minor treatment</b> - preventive or risk lowering medications <b>Examples of major treatment</b> - chemotherapy, radiation therapy, surgery <b>Note: Routine checkups are not considered treatment</b>				
<b>Heart attack, heart surgery or stroke:</b>				
Diagnosed or surgery within past 12 months	✓			
Over 12 months ago; no or minor treatment in past 12 months		✓		
Over 12 months ago; major treatment in past 12 months		*IC		
Over 5 years ago; no or minor treatment in past 5 years		✓	✓	✓
Over 5 years ago; major treatment in past 5 years		*IC	*IC	
<b>Examples of minor treatment</b> - preventive or risk lowering medications, including for high blood pressure or high cholesterol, and condition stable <b>Examples of major treatment</b> - medication (excluding maintenance medications) to treat either ongoing symptoms or progression of the condition, surgery <b>Note: Routine checkups are not considered treatment</b>				
<b>Other Conditions:</b>				
Any oxygen use	✓			
Chronic Obstructive Pulmonary Disease/Emphysema, not requiring oxygen		✓		
Diabetes requiring insulin treatment		✓	✓	
Diabetes treated with diet or oral hypoglycemic medications		✓	✓	✓
Hospitalizations: 2 or more within the past 12 months for minor medical conditions		✓	✓	✓
Hospitalizations: 2 or more within the past 12 months for major medical conditions		*IC		
Currently disabled due to a medical condition		✓		
Currently disabled due to a minor or temporary medical condition		✓	*IC	*IC

**\* IC=Individual Consideration. In order to be considered, please answer the medical question "Yes" and provide full details in Section 10.**

**Contact the Home Office at (800) 428-3001 with questions about specific conditions.**

# Whole Life Insurance Application

United Home Life Insurance Company • 225 S. East St. • P.O. Box 7192 • Indianapolis, IN 46207-7192 • 1-800-428-3001

1. Last Name		First Name		Middle Initial	Date of Birth (M-D-Y)	State of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female
Marital Status	Height	Weight	Social Security Number		U.S. Citizen: <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If no, give immigration status/type of visa:</i>		
Street Address		City		State	Zip Code	Phone Number ( )	

2. Employer/Occupation/Duties/How Long There

3.a. Primary Beneficiary Name		Relationship	Age
3.b. Contingent Beneficiary Name		Relationship	Age
4.a. Owner Name		Relationship	Social Security Number
Owner Street Address		City	State Zip Code
4.b. Contingent Owner Name		Relationship	Social Security Number
5. Billing Street Address		City	State Zip Code
Secondary Addressee (For Past Due Notice)	Name	Street	City State Zip Code

6.a. Plan of Insurance <input type="checkbox"/> Express Issue Whole Life <input type="checkbox"/> Express Issue Deluxe <input type="checkbox"/> Express Issue Premier		6.b. Face Amount: \$
6.c. If the Face Amount shown above is \$10,000 or greater and the product applied for is the Express Issue Whole Life, the following riders will be attached to the policy: Identity Theft Waiver of Premium Rider, Hospital Stay Waiver of Premium Rider and Common Carrier Accidental Death Benefit Rider.		
6.d. <input type="checkbox"/> Accidental Death Benefit (not available with Express Issue WL) \$	6.e. Modal Premium: <input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Qtrly. <input type="checkbox"/> PAC Modal Premium Amount \$	
7. Will this insurance replace or change any other insurance policies or annuities? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If "Yes," please provide the complete details of the insurance to be replaced, including amount, company and plan of insurance in Number 10., and complete any necessary replacement forms.</i>		
8. Has the proposed insured used nicotine in any form in the past 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No		

9. Name and Address of Family Physician (Required)	Family Physician Telephone Number (Required) ( ) -
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## SECTION I - EXPRESS ISSUE WHOLE LIFE - COMPLETE SECTION I ONLY

A. Do you currently receive kidney dialysis or require oxygen use or have you received or been told that you need an organ transplant or have you been diagnosed as having a terminal illness? (Terminal illness is defined as any illness diagnosed that would reasonably be expected to cause death within twenty-four (24) months.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. Are you currently not able to feed, bathe, dress or take your own medication on a daily basis or are you currently confined to a hospital, nursing home, mental facility, hospice or require home health care?	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Have you ever tested positive for the AIDS virus or been diagnosed or treated, or recommended for treatment for AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or any other immune disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No
D. In the past twelve (12) months, have you been hospitalized two or more times, been diagnosed or treated for cancer (including melanoma and leukemia), heart attack, stroke, or had heart surgery or have you used, been treated for or advised to have treatment for any drugs of abuse?	<input type="checkbox"/> Yes <input type="checkbox"/> No

## SECTION II - EXPRESS ISSUE DELUXE - COMPLETE SECTIONS I & II ONLY

A. In the past 5 years, have you been diagnosed or treated for, or are you currently under treatment for: Alzheimer's Disease, any form of Cancer (other than Basal Cell skin cancer), Heart or Circulatory Disorder (except controlled hypertension), Sickle Cell Anemia, Stroke, Kidney Disease (including dialysis), Liver Disease (including hepatitis B & C), any Lung Disease (except mild asthma not requiring daily medication), ALS (Lou Gehrigs Disease) or other neurological disorders (except for controlled seizure disorder with no seizures in the past 2 years) or surgery for any Heart or Circulatory Disorder (except varicose veins) or transplant of any organ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. Are you currently disabled or been disabled in the last six months, or at any time during the last six months been unable to mentally or physically complete 30 hours per week of active employment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. In the past 10 years have you been convicted of a felony; or currently on parole; or in the past 5 years have you been treated for, been advised to have treatment for or excessively used alcohol or any drugs of abuse?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Details to any questions, add to the next page.



Check or money order must accompany. All premium checks must be made payable to United Home Life Insurance Company. Do not make check or money order payable to the agent or leave the Payee blank. Include copy of voided check for bank draft.

**AUTHORIZATION TO HONOR CHECKS DRAWN BY THE UNITED HOME LIFE INSURANCE COMPANY, Indianapolis, Indiana**

Please select ONLY one option, complete bank information and sign authorization below.

- Draft my account for the first premium (initial premium may be drafted upon receipt of this application). Please draft subsequent premiums on the \_\_\_\_\_ day of each month.
- Draft my account for the first premium on: \_\_\_\_\_ . All subsequent drafts will occur on this same day each month. *Month, Day*
- Do NOT draft my account for the first premium. The initial premium is attached, is being mailed or will be collected on delivery. Please draft subsequent premiums on the \_\_\_\_\_ day of each month.

**I understand that my policy will not be effective until the date it is issued by the company.**

All premium checks must be made payable to United Home Life Insurance Company. Do not make check payable to the agent or leave payee blank.

TO: \_\_\_\_\_ Bank \_\_\_\_\_ Bank Address

As a convenience to me, I hereby request and authorize you to pay and charge to my account debit entries drawn on my account by and payable to the order of the United Home Life Insurance Company, Indianapolis, Indiana, provided there are sufficient collected funds in said account to pay the same upon presentation. I agree that your rights in respect to each such debit entry shall be the same as if it were a debit entry drawn on you and signed personally by me. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice, I agree that you shall be fully protected in honoring any such debit entry.

I further agree that if any such debit entry be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

Account No. \_\_\_\_\_ Date \_\_\_\_\_ Bank signature of Premium Payor \_\_\_\_\_

PLEASE DETACH AND GIVE TO APPLICANT

If you do not receive your Policy within 60 days from the date of your application, and we have not notified you within that time period that this application has been rejected, please write to UNITED HOME LIFE INSURANCE COMPANY, P.O. Box 7192, Indianapolis, Indiana 46207-7192

UNITED HOME LIFE INSURANCE COMPANY, Indianapolis, Indiana (Herein referred to as the Company)

All premium checks must be made payable to United Home Life Insurance Company. Do not make check payable to the agent or leave payee blank.

I understand that my policy will not be effective until the date it is issued by the company.

RECEIPT

Received from \_\_\_\_\_ The sum of \$ \_\_\_\_\_

Being the 1st premium of \_\_\_\_\_ mode

Type of proposed insurance \_\_\_\_\_ Amount of proposed insurance \$ \_\_\_\_\_

This receipt shall be void if given for check or draft which is not honored on presentation.

Dated at \_\_\_\_\_ on \_\_\_\_\_  
Month Day Year

Agent Signature \_\_\_\_\_

FAIR CREDIT REPORTING ACT/MEDICAL INFORMATION BUREAU NOTICE

In compliance with the provisions of the FAIR CREDIT REPORTING ACT, this notice is to inform you that in connection with your application for insurance an investigative consumer report may be prepared. Such a report includes information as to the consumer's character, general reputation, personal characteristics, and mode of living and is obtained through personal interviews with friends, neighbors, and associates of the consumer. Upon written request, a complete and accurate disclosure of the nature and scope of the report, if one is made, will be provided.

Information regarding your insurability will be treated as confidential. United Home Life Insurance Company or its reinsurer(s) may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a non-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 it may have in your file. If you question the accuracy of 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, telephone number 866-692-6901 (TTY 866-346-3642 for hearing impaired).

United Home Life Insurance Company or its reinsurer(s) may also release information in its file to other life 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](http://www.mib.com).



## Authorization for Release of Medical Information

United Home Life Insurance Company  
P.O. Box 7192, Indianapolis IN 46207-7192

**This authorization complies with the HIPAA Privacy Rule.**

\_\_\_\_\_  
Name of proposed insured/patient (**please type or print**)

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date of Birth

**I authorize** any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy or pharmacy benefit manager, medical facility, or other health care provider that has provided payment, treatment or services to me or on my behalf within the past 10 years (“My Providers”) to disclose my entire medical record, prescription history, medications prescribed and any other protected health information concerning me to United Home Life Insurance Company. 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 United Home Life Insurance Company 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 United Home Life Insurance Company.

This authorization shall remain in force for 30 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 providing written request for revocation to: United Home Life Insurance Company at P.O. Box 7192, Indianapolis IN 46207-7192, Attention: Director, Life Underwriting. I understand that a revocation is not effective to the extent that any of My Providers has already relied on this Authorization to disclose information about me or to the extent that United Home Life Insurance Company 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, United Home Life Insurance Company may not be able to process my application, or if coverage has been issued may not be able to make any benefit payments. I understand that any authorized representative or I have received a copy of this authorization.

\_\_\_\_\_  
Signature of Proposed Insured/Patient or Personal Representative

\_\_\_\_\_  
Date

\_\_\_\_\_  
Description of Personal Representative’s Authority or Relationship to Patient