# PROTECTIVE LIFE INSURANCE COMPANY
## P.O. Box 830619
## Birmingham, AL 35283-0619

**POLICY CHANGE – WITH EVIDENCE**

**SECTION I – Policy and Insured Information**

| *Policy Number:* |
|---|
| |

**1. INSURED(S)**

| *Insured 1 Name: (First, Middle, Last)* | | | *Gender* | *Birthdate* | *Birth State* |
|---|---|---|---|---|---|
| *Marital Status* | *Driver's License No. & State* | | *Social Security No./Tax ID No.* | | |
| *Home Phone Number* | *Work Phone Number* | | *Cell Phone Number* | | |
| *Address: (Street, City, State, Zip Code)* | | *Years at Residence* | *Email Address* | | |

| *Insured 2 Name: (First, Middle, Last)* | | *Phone Number* |
|---|---|---|
| *Relationship to Insured* | *Social Security No./Tax ID No.* | *Email Address* |
| *Address: (Street, City, State, Zip Code)* | | |

**2. EMPLOYMENT**

| *Insured 1 Employer's Name* | | *Occupation/Duties* |
|---|---|---|
| *Annual Income* | *Household Income* | *Net Worth* |
| *If unemployed, provide details:* | | |

| *Insured 2 Employer's Name* | | *Occupation/Duties* |
|---|---|---|
| *Annual Income* | *Household Income* | *Net Worth* |
| *If unemployed, provide details:* | | |

**3. OWNER (If other than Insured)**

| *Name* | | *Birthdate* |
|---|---|---|
| *Relationship to Insured* | *SSN/Tax ID* | *Phone Number* |
| *Address: (Street, City, State, Zip Code)* | | *Email Address* |

**SECTION II – Type of Change / Action Being Requested**

**1. FACE AMOUNT INCREASE –** Plan selection may be limited by product face amount ranges and regulatory approval.

| OPTION | BY AMOUNT | FOR TOTAL FACE AMOUNT OF | PREMIUM AMOUNT |
|---|---|---|---|
| ☐ Increase Base Policy | $ | $ | $ |

**2. ☐ MORTALITY CLASS IMPROVEMENT**

**3. ☐ RATE REDUCTION**

**SECTION III – Non-Medical History**

| | HAS THE INSURED: *(Must be answered for all Insureds.)* | Insured 1 Yes | Insured 1 No | Insured 2 Yes | Insured 2 No |
|---|---|---|---|---|---|
| **1.** | Used tobacco or nicotine of any kind over the last 5 years?<br>_____ Type _____ Frequency _____ Date Last Used | ☐ | ☐ | ☐ | ☐ |
| **2.** | Consulted a physician or had treatment for the use or possession of: | | | | |
| | A. Alcohol? | ☐ | ☐ | ☐ | ☐ |
| | B. Narcotics, stimulants. sedatives, hallucinogenic drugs? | ☐ | ☐ | ☐ | ☐ |
| **3.** | In the past 5 years, been convicted of (i) two or more moving violations, (ii) driving under the influence of alcohol or other drugs, or (iii) had their driver's license suspended or revoked? | ☐ | ☐ | ☐ | ☐ |
| **4.** | Have any insureds ever been convicted of, or pled guilty or no contest to a felony, or do they have any such charge pending against them? | ☐ | ☐ | ☐ | ☐ |
| **5.** | Flown as a pilot, student pilot or crew member, or intend to fly as such in the next 2 years? If Yes, complete the Aviation Questionnaire. | ☐ | ☐ | ☐ | ☐ |
| **6.** | Been a member of, or applied to be a member of, or received a notice of required service in, the armed forces, reserves or National Guard? *If Yes, please list: branch of service, rank, duties, mobilization category and current duty station.*<br>_____<br>_____ | ☐ | ☐ | ☐ | ☐ |
| **7.** | Engaged in any of the following activities in the past 2 years? If Yes, complete the appropriate questionnaire.<br>☐ Racing ☐ Scuba Diving ☐ Hang Gliding ☐ Mountain Climbing ☐ Sky Diving ☐ Parachuting | ☐ | ☐ | ☐ | ☐ |
| **8.** | Is/Are the Insured(s): | | | | |
| | a) A citizen of any country other than the United States or Canada? (If Yes, provide country of citizenship, visa type and expiration date, and length of U.S. Residency.) _____ | ☐ | ☐ | ☐ | ☐ |
| | b) Have you traveled or resided outside of the United States in the past 2 years? (If Yes, provide details.) | ☐ | ☐ | ☐ | ☐ |
| | c) Intending to travel or reside outside the United States or Canada within the next 12 months?<br>_____ To Where _____ When _____ Why _____ For How Long | ☐ | ☐ | ☐ | ☐ |

| | Question # | Details to any Yes answers to non-medical history questions 1-8. *(Must be answered if applicable.)* |
|---|---|---|
| **Insured 1** | | |
| | | |
| | | |
| | | |
| **Insured 2** | | |
| | | |
| | | |
| | | |

**SECTION IV – Medical Declarations**

**1.**

| | Height | Weight | Gain or Loss and number of pounds in past year | | Currently pregnant? | If Pregnant, what is the anticipated delivery date? |
|---|---|---|---|---|---|---|
| **Insured 1** | | | ☐ Gain ☐ Loss | _____lbs | ☐ Yes ☐ No | |
| **Insured 2** | | | ☐ Gain ☐ Loss | _____lbs | ☐ Yes ☐ No | |

**2.**

| Has any insured person ever been diagnosed, treated, tested positive for, or been given medical advice by a member of the medical profession for:<br>(**Circle** conditions to which **Yes** answer applies and give details below.) | **Insured 1** Yes | No | **Insured 2** Yes | No |
|---|---|---|---|---|
| (a) Any disorder or disease of the **brain or nervous system** (such as paralysis, epilepsy, stroke, convulsions, chronic headache)…… | ☐ | ☐ | ☐ | ☐ |
| (b) Any disorder or disease of the **heart, blood vessels, or circulatory system** (such as high blood pressure, heart attack, heart murmur, chest pain)…… | ☐ | ☐ | ☐ | ☐ |
| (c) Any disorder or disease of the **respiratory system** (such as asthma, bronchitis, emphysema, tuberculosis)…… | ☐ | ☐ | ☐ | ☐ |
| (d) Any disorder or disease of the **stomach, liver, intestines, rectum, pancreas, or abdominal organs**. | ☐ | ☐ | ☐ | ☐ |
| (e) Any disorder or disease of the **genitourinary organs** (such as kidneys, urinary tract, blood or sugar in the urine, chronic inflammation)…… | ☐ | ☐ | ☐ | ☐ |
| (f) Any disorder or disease of the **skeletal system** (such as arthritis, osteoporosis, joints, bones, spine, muscles)…… | ☐ | ☐ | ☐ | ☐ |
| (g) Any disorder or disease of the **eyes, ears, nose or throat**…… | ☐ | ☐ | ☐ | ☐ |
| (h) Any disorder or disease of the **blood, skin, thyroid, lymph or other glands** (such as anemia, diabetes)…… | ☐ | ☐ | ☐ | ☐ |
| (i) Any **psychiatric or mental health** disorders or diseases (such as attempted suicide, bipolar, obsessive-compulsive)…… | ☐ | ☐ | ☐ | ☐ |
| (j) Any **gynecological** disorders or diseases (such as irregular Pap Smear, Toxic Shock Syndrome)…… | ☐ | ☐ | ☐ | ☐ |
| (k) Any **cancer, tumor, cyst or nodule**…… | ☐ | ☐ | ☐ | ☐ |
| (l) Any **sexually transmitted disorders or diseases**…… | ☐ | ☐ | ☐ | ☐ |
| (m) Any disorders or diseases of the **immune system** *except those related to the Human Immunodeficiency Virus (AIDS Virus)*…… | ☐ | ☐ | ☐ | ☐ |

**Please provide details for any/all Yes responses in questions (a) – (m) above.**

| | Question Number | Date of Diagnosis | Diagnosis, Medication or Treatment Prescribed | Medical Professional or Facility |
|---|---|---|---|---|
| **Insured 1** | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| **Insured 2** | | | | |
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**3.** Has any insured person ever been diagnosed or treated by a member of the medical profession for specified symptoms such as:
(**Circle** conditions to which **Yes** answer applies and give details below.)

| | Insured 1 Yes | Insured 1 No | Insured 2 Yes | Insured 2 No |
|---|---|---|---|---|
| (a) Immune deficiency anemia, recurrent fever, fatigue or unexplained weight loss, malaise, loss of appetite, diarrhea, fever of unknown origin, severe night sweats, unexplained or unusual infections or skin lesions; unexplained swelling of the lymph glands; Kaposi's Sarcoma or Pneumocystis Carinii Pneumonia…… | ☐ | ☐ | ☐ | ☐ |
| (b) Human Immunodeficiency Virus (AIDS virus) or Acquired Immune Deficiency Syndrome (AIDS)…… | ☐ | ☐ | ☐ | ☐ |

**Please provide details for any/all Yes responses.**

| | Question Number | Date of Diagnosis | Diagnosis, Medication or Treatment Prescribed | Medical Professional or Facility |
|---|---|---|---|---|
| **Insured 1** | | | | |
| | | | | |
| **Insured 2** | | | | |
| | | | | |

**4.** Has any insured person ever:
(**Circle** conditions to which **Yes** answer applies and give details below.)

| | Insured 1 Yes | Insured 1 No | Insured 2 Yes | Insured 2 No |
|---|---|---|---|---|
| (a) Used narcotics, barbiturates, amphetamines, hallucinogens, marijuana, heroin, cocaine, or other habit forming drugs, except as prescribed by a physician…….. | ☐ | ☐ | ☐ | ☐ |
| (b) Received medical treatment or counseling for, or been advised by a physician to discontinue, the use of alcohol or prescribed or non-prescribed drugs…… | ☐ | ☐ | ☐ | ☐ |
| (c) Been a member of any self-help group such as Alcoholics Anonymous or Narcotics Anonymous…… | ☐ | ☐ | ☐ | ☐ |

**Please provide details for any/all Yes responses.**

| | Question Number | Date of Diagnosis | Diagnosis, Medication or Treatment Prescribed | Medical Professional or Facility |
|---|---|---|---|---|
| **Insured 1** | | | | |
| | | | | |
| **Insured 2** | | | | |
| | | | | |

**5.** ***The following questions do not include answers related to the Human Immunodeficiency Virus (AIDS virus) or for minor viruses, injuries, common colds that prevented normal activities for a period of less than five (5) days.***
Within the past five (5) years, has any insured person:
(**Circle** items or conditions to which **Yes** answer applies and give details below.)

| | Insured 1 Yes | Insured 1 No | Insured 2 Yes | Insured 2 No |
|---|---|---|---|---|
| (a) Been treated, examined or advised by a member of the medical profession for any condition other than stated above…… | ☐ | ☐ | ☐ | ☐ |
| (b) Been advised by a member of the medical profession to get any specified medical care, hospitalization, surgery or diagnostic test, which has not been completed…… | ☐ | ☐ | ☐ | ☐ |
| (c) Been an inpatient or outpatient in a hospital, clinic, medical facility, or any similar entity…… | ☐ | ☐ | ☐ | ☐ |
| (d) Had any diagnostic tests: electrocardiogram (EKG), MRI, CT-Scan or X-ray…….. | ☐ | ☐ | ☐ | ☐ |
| (e) Been on, or advised to be on any prescribed, non-prescribed (over the counter) medication or prescribed diet…… | ☐ | ☐ | ☐ | ☐ |
| (f) Been unable to work, attend school or perform normal activities of life age and gender or been confined at home…… | ☐ | ☐ | ☐ | ☐ |
| (g) Has made a claim for or received benefits, compensation or pension for any injury, sickness, disability or impaired condition…… | ☐ | ☐ | ☐ | ☐ |

**Please provide details for any/all Yes responses.**

| | Question Number | Date of Diagnosis | Diagnosis, Medication or Treatment Prescribed | Medical Professional or Facility |
|---|---|---|---|---|
| **Insured 1** | | | | |
| | | | | |
| **Insured 2** | | | | |
| | | | | |

**6.** Name, Address and Phone Number of Personal Physician or Medical Facility that is consulted for routine health care or periodic check-ups.

| | |
|---|---|
| **Insured 1** | Name: |
| | Address: |
| | Phone Number: |
| | Date and Reason of last consult: |
| | Name: |
| | Address: |
| | Phone Number: |
| | Date and Reason of last consult: |
| **Insured 2** | Name: |
| | Address: |
| | Phone Number: |
| | Date and Reason of last consult: |
| | Name: |
| | Address: |
| | Phone Number: |
| | Date and Reason of last consult: |

**7.**

| For the following Family Medical History question, please provide details below for each parent or sibling: diagnosis, age of diagnosis, date last treated, age – if still alive and if not alive, age, date, and cause of death. | **Insured 1** Yes | No | **Insured 2** Yes | No |
|---|---|---|---|---|
| Has any insured person had a parent or sibling diagnosed or treated by a member of the medical profession for certain conditions, such as heart or vascular disease, cancer, diabetes, high blood pressure, kidney disease, attempted suicide or mental illness…… | ☐ | ☐ | ☐ | ☐ |

**Please provide details for any/all Yes responses.**

| | **Family Member** | **Age at Diagnosis** | **Diagnosis** | **Date Last Treated** | **Age – if still alive and if not alive, age, date, and cause of death.** |
|---|---|---|---|---|---|
| **Insured 1** | | | | | |
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| | | | | | |
| **Insured 2** | | | | | |
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**SECTION V – Supplement to Life Insurance Application**

**The statements and answers to the questions listed below shall become a part of the application; shall be subject to the terms of the application; and shall become a part of any policy based on this application.**

| | | Insured 1 Yes | Insured 1 No | Insured 2 Yes | Insured 2 No |
|---|---|---|---|---|---|
| (1) | **For any policy to be issued as a result of this application, will any portion of the initial or future premiums be paid by anyone other than the Insured, his or her family, or employer?** If Yes, complete the "Statement of Owner Intent" (Application Supplement – Part II) and the "Premium Financing Disclosure and Acknowledgement" form. | ☐ | ☐ | ☐ | ☐ |
| (2) | **Will anyone other than persons with a familial or employment relationship with the Proposed Insured obtain any right, title or interest in any policy, or in any trust which is to own the policy, issued on the life of the Insured(s) as a result of this application?** If Yes, complete the "Statement of Owner Intent" (Application Supplement – Part II) and the "Trust Certification" (Application Supplement – Part III.) | ☐ | ☐ | ☐ | ☐ |
| (3) | **Is the issue age of any Insured 65 or older AND is the total coverage applied for across all Protective companies $1,000,000 or more?** If Yes, complete the "Statement of Owner Intent" (Application Supplement – Part II.) | ☐ | ☐ | ☐ | ☐ |

**SECTION VI - Signatures**

**No insurance shall take effect unless: (1) the change is issued on this application and delivered to and accepted by the Owner; (2) the first premium for the change is paid in full while the insured is alive; and (3) there has been no change in health and insurability from that described in this application.**

**I (We) have read or have had read to me (us) the completed Supplemental Application before signing below. The above statements and answers are true and complete to the best of my (our) knowledge and belief. I (We) agree that such statements and answers shall be part of the application and shall be considered the basis of any insurance issued.**

**Any person who knowingly 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 according to state law.**

Signed in (city, state): _____, this _____ day of _____(Month), _____(Year).

| | |
|---|---|
| _____ Signature of Insured 1 | _____ Print Name of Insured 1 |
| _____ Signature of Insured 2 | _____ Print Name of Insured 2 |
| _____ Signature of Parent or Guardian | _____ Print Name of Parent or Guardian |
| _____ Signature of Owner/Trustee (provide officer's title if policy is owned by a corporation) | _____ Print Name of Owner/Trustee |
| _____ Signature of Witness | _____ Print Name of Witness |

**FOR HOME OFFICE USE ONLY**

Home Office Endorsements: _____

Your application for Policy Change has been approved by the Company. Your policy is amended. This shall be an Endorsement to your policy and shall be proof of such change.

Date: _____ By Authorized Officer: _____

# PROTECTIVE LIFE INSURANCE COMPANY

**P.O. Box 830619**
**Birmingham, AL 35283-0619**

## INDIVIDUAL LIFE INSURANCE – CONTINUATION OF INFORMATION

Proposed Insured 1: _____

First Name | Middle Name | Last Name | Policy Number

Proposed Insured 2: _____

First Name | Middle Name | Last Name | Policy Number

**I have read or have had read to me the completed Supplemental Application before signing below. The above statements and answers are true and complete to the best of my knowledge and belief. I agree that such statements and answers shall be part of the application and shall be considered the basis of any insurance issued.**

| | | | |
|---|---|---|---|
| _____ | _____ | _____ | _____ |
| Proposed Insured 1 (Sign Name in Full) | Date | Proposed Insured 2 (Sign Name in Full) | Date |
| _____ | _____ | _____ | _____ |
| Signature of Parent or Guardian | Date | Signature of Witness | Date |
| _____ | _____ | | |
| Signature of Owner (Sign Name in Full) *(if other than Proposed Insured)* | Date | | |

# PROTECTIVE LIFE INSURANCE COMPANY
# P.O. BOX 830619
# Birmingham, AL 35283-0619

## AUTHORIZATION TO OBTAIN AND DISCLOSE INFORMATION

**This Authorization to Obtain and Disclose Information complies with the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") as related to Life Insurance.**

### *USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION*

I (we) authorize Protective Life Insurance Company (Protective Life) and its reinsurers to obtain, directly or through designated third parties, and to use any information about or relating to me (us) that may affect my (our) insurability. Protective Life and its reinsurers, Life Insurance Representative(s) or regional sales office representing me on my (our) application for insurance may:

a. obtain and use health and medical information from all dates of service, including but not limited to, medical records, prescription drugs, chart notes, electrocardiograms (EKG), and information about the diagnoses and/or treatments relating to Human Immunodeficiency Virus (HIV) infection or Acquired Immunodeficiency Syndrome (AIDS), sexually transmitted diseases, drug use, alcohol use, nicotine or tobacco use, physical and mental diseases and illnesses, and psychiatric disorders (excluding psychotherapy notes);
b. obtain and use non-health and non-medical information, including but not limited to financial information, credit reports, consumer reports, driving record, criminal record, character, general reputation, personal characteristics or behavioral and lifestyle factors and information about avocations and aviation activity;
c. use all of this information to evaluate an application for insurance, a claim for insurance benefits, or both;
d. use any information relating to communicable diseases (e.g., hepatitis A, measles, influenza, tuberculosis) and other risk factors relating to me or to my spouse or life partner to evaluate an application for insurance on either me or my spouse or life partner.

### *RELEASE AND DISCLOSE INFORMATION FROM THIRD PARTIES*

I (we) authorize the following persons and organizations to release and disclose the information described in the ***USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION*** section to Protective Life, directly through the following designated third parties or its representative(s) acting on its behalf:

a. my (our) doctor(s); medical practitioners; pharmacists and Pharmacy Benefit Managers;
b. medical and related facilities, including hospitals, clinics, facilities run by the Veteran's Administration, Kaiser Permanente, The Cleveland Clinic Foundation including all satellite facilities and The Mayo Clinic;
c. insurers; reinsurers;
d. my (our) current and previous employers;
e. MIB, LLC **(MIB)**; and commercial consumer reporting agencies **(CRA)**.

All of these persons and organizations other than **MIB** may release the information described above to a **CRA** acting for Protective Life. **MIB** may not release the information described in the ***USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION*** section to a **CRA**.

### *TESTING OF BLOOD, ORAL FLUIDS AND URINE*

I (we) authorize Protective Life to draw and test my (our) blood, and/or oral fluids, and urine as necessary to underwrite my (our) application for insurance. These tests may include, but are not limited to:

a. tests for cholesterol and related blood lipids, diabetes, liver or kidney disorders, immune disorders (other than HIV/AIDS, see ***SPECIAL REQUIREMENT FOR HIV/AIDS TESTING*** section).
b. tests for the presence of drugs, nicotine, or their metabolites.

This authorization does not include genetic testing. Unless otherwise required by law or regulation, Protective Life may, but is not obligated to, release any of these test results directly to me or to my spouse or life partner.

### *RELEASE OF MEDICAL, NON-HEALTH, NON-MEDICAL AND TESTING INFORMATION*

I (we) authorize Protective Life to release and disclose the information described in the ***USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION*** section and the ***TESTING OF BLOOD, ORAL FLUIDS AND URINE*** section:

a. to its affiliates, its reinsurers, persons or organizations providing services relating to insurance underwriting for Protective Life, **MIB** and as otherwise required by law.
b. to release and disclose the information to other duly licensed life insurers if I (we) have applied or apply to the other insurers for insurance.
c. to the Life Insurance Representative(s) representing me to duly licensed specific life insurers for the purpose of applying for life insurance if my (our) application with Protective Life is declined or if Protective Life is unable to offer coverage at an acceptable rate.
d. to the Life Insurance Representative(s) and its staff, affiliated companies and/or entities, insurance companies and their reinsurers representing me on my (our) application for life insurance.

## *RELEASE OF MEDICAL, NON-HEALTH, NON-MEDICAL AND TESTING INFORMATIION TO REINSURERS*

I (we) authorize Protective Life to release and disclose the information described in the ***USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION*** section and the ***TESTING OF BLOOD, ORAL FLUIDS AND URINE*** section:

a. to its reinsurers, to make a brief report of my personal health information to **MIB**.

## *SPECIAL REQUIREMENT FOR HIV/AIDS TESTING*

If Protective Life intends to test for the presence of antibodies to the Human Immunodeficiency Virus (HIV), which is the virus that has been associated with Acquired Immune Deficiency Syndrome (AIDS), Protective Life may require a separate authorization. I (we) hereby authorize Protective Life:

a. to obtain and use the results of any HIV tests that I (we) separately authorize;
b. (if permitted by law) to disclose the results of any tests to its reinsurers and **MIB**.

## *GENERAL INFORMATION*

a. This authorization shall be valid for 24 months from the Date of Authorization shown below, or for the time limit, if any, permitted by applicable law in the state where the policy is delivered or issued for delivery, whichever period is shorter, or, in the event of a claim for benefits, for the duration of such claim.
b. During the evaluation of my (our) insurance application, I (we) understand that I (we) have the right to revoke the authorizations in the previous sections (above) by writing to Protective Life at P.O. Box 830619, Birmingham, Alabama 35283-0619. If this authorization is revoked, this would result in the file being closed and no coverage provided.
c. I understand I do not have to sign this authorization in order to obtain **health care benefits (treatment, payment or enrollment)**.
d. I (we) understand that any information about me (us) that is disclosed pursuant to this authorization may be subject to redisclosure and no longer covered by certain federal rules governing privacy and confidentiality of health information. The information contained in these medical and financial records will be held in confidence and may be used only for the purpose of the procurement, or underwriting for the possible procurement or the evaluation of life, health, long term care, or other insurance products.
e. I (we) understand that my (our) personal information, including my (our) protected health information disclosed under this authorization will be incorporated into and made a part of any life and/or disability insurance policy(ies) issued by the Company and that the policy(ies) will be delivered to the policy owner.
f. *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. Any modifications to this authorization may preclude Protective Life's ability to process this application.*

## *AUTHORIZATIONS AND INVESTIGATIVE CONSUMER REPORT*

☐ I (we) have been given a copy of this **Authorization to Obtain and Disclose Information** along with the **Description of Information Practices.**

☐ I (we) would like to be interviewed if an investigative consumer report will be made. (Please refer to the **Description of Information Practices** for additional information regarding the interview for an **Investigative Consumer Report.**)

## *SIGNATURES*

Date of Authorization: _____

_____

List Health Care Providers

_____

Proposed Insured 1 (Signature) Print Name of Proposed Insured 1 Birthdate Social Security #

_____

Proposed Insured 2 (Signature) Print Name of Proposed Insured 2 Birthdate Social Security #

_____

If Minor, Print Name Parent or Legal Guardian (Signature) Print Name of Parent or Legal Guardian

# PROTECTIVE LIFE INSURANCE COMPANY
## P.O. Box 830619
## Birmingham, AL 35283-0619

**WRITTEN INFORMED CONSENT FOR HIV ANTIBODY TESTING**

**(Conventional Testing - Not for Use with a Rapid HIV Test)**

Test Subject or Number: _____ Date: _____

Time: _____

I hereby grant my permission for a test to detect whether I have antibodies to HIV (Human Immunodeficiency Virus) in my body.

HIV Testing is voluntary and requires your consent in writing. The purpose of HIV antibody testing is to show whether you are infected with HIV, the virus that causes AIDS.

Any test result that indicates that antibodies for HIV are present is considered positive for HIV infection.

Before you consent to be tested for HIV, your healthcare provider should speak to you about:

- How HIV is passed from person to person and mother to baby;
- Steps to take that may prevent the transmission of HIV; and
- The meaning of an HIV antibody test result.

If you agree with the following statements and want to consent to HIV testing, please sign this form.

I have been counseled about the benefits of having an HIV test and understand that:

- Human Immunodeficiency Virus (HIV) is the virus that causes AIDS;
- HIV is spread by sexual intercourse, so all sexually active persons are potentially at risk for HIV infection;
- HIV can be passed from a mother to her baby during pregnancy, at delivery, and through breastfeeding; and
- HIV antibody test results are confidential, and the law protects me from discrimination.

I understand that a positive result does not mean I have AIDS, but indicates that I have HIV infection. I understand that if my test results are positive, I will be offered HIV counseling.

I understand that test results may indicate that a person has HIV antibodies when the person does not have the antibodies (a false positive result) or the test may fail to detect that a person has antibodies to the virus when the person does in fact have these antibodies (a false negative result).

If my HIV antibody test result is negative, no further testing will be done at this time. A negative HIV antibody test result most likely means that I am not infected with HIV, but it may not detect recent infection.

If my HIV antibody test result is positive, this means that antibodies to the virus were detected and that I am HIV infected.

**Confidentiality of HIV Information:**

If you take the rapid HIV test, your test results are confidential. Under Illinois law, confidential HIV information can be given only to people whom you allow it to be given by your written approval, to people who need to know your HIV status in order to provide medical care and services, including: an authorized agent or employee of a health facility or a healthcare provider if the health facility or provider is authorized to obtain test results; those who are exposed to blood/body fluids in the course of their employment; and organizations that review the services you receive.

The law also allows your confirmed HIV test results to be released: to public health officials as required by law; for payment for care and treatment; to a temporary caretaker of children taken into protective custody by the Illinois Department of Children and Family Services; and to any other entity permitted by the AIDS Confidentiality Act.

I understand that my test results will be kept confidential to the extent provided by law. In addition, I understand that I may withdraw from the testing at any point in time prior to the completion of laboratory tests. I understand that my testing is voluntary.

I agree to be tested and I agree that I may be told my test results.

I agree that if the result of my HIV test is positive I may be referred to another healthcare provider for follow-up testing and care.

I authorize Protective Life Insurance Company or its reinsurers to make a brief report of any personal health information to the MIB.

I have been advised about the purpose, potential uses, limitations and meaning of the test results; the voluntary nature of the test; the right to withdraw consent at any time prior to the completion of laboratory tests; and the confidentiality protections under the law. The information presented above has been completely and clearly explained to me, and all of my questions have been answered. I hereby authorize my physician or facility to collect an oral or blood specimen and perform an HIV antibody test on that specimen.

_____

Patient/Client Signature or Signature of Legally Authorized Representative

_____

Date

_____

Facility/Provider Witness

_____

Date

## PROTECTIVE LIFE INSURANCE COMPANY

**P.O. Box 830619 | Birmingham, AL 35283-0619 | Phone: 1-800-366-9378 | Fax: 205-268-5807**

## NOTIFICATION OF RIGHT TO NAME SECONDAY ADDRESSEE

Illinois policyholders have the right to designate a secondary addressee to receive notice of policy lapse or termination for nonpayment of premium. If you would like to make a designation, please complete the information below and return it to us at P.O. Box 830619, Birmingham, Alabama 35283-0619.

If you have any questions about your right to name a secondary addressee, please call us at 1-800-366-9378, write us at P.O. Box 830619, Birmingham, Alabama 35283-0619, or fax us at 205-268-5807.

**Please Print the Following Information:**

_____
Policy Number (if known)

_____
Policy Owner's Name

_____
Insured's Name

**Secondary Addressee:**

_____
Name

_____
Street Address or P.O. Box

_____
City, State, Zip Code

# PROTECTIVE LIFE INSURANCE COMPANY
## P.O. Box 830619
## Birmingham, AL 35283-0619

## DESCRIPTION OF INFORMATION PRACTICES

**(Including MIB, LLC Notice and Fair Credit Reporting Act Notice)**

***DISCLOSURE OF INFORMATION***

In considering your application for insurance, information from various sources must be considered. These include the results of your physical examination, if required, and any reports Protective Life may receive from doctors and hospitals who have attended you.

Information regarding your insurability will be treated as confidential. Protective Life, or its reinsurers, may, however, make a brief report of any personal health information thereon to the MIB, LLC ("MIB"), which operates an information exchange on behalf of insurance companies that are members of MIB Group, Inc. 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 or go to its website at www.mib.com to request disclosure online. 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, Massachusetts 02184-8734.

Protective Life, 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.

***INVESTIGATIVE CONSUMER REPORT***

Furthermore, as part of our procedures for processing your insurance application, an investigative consumer report may be prepared by one or more of the commercial agencies offering this service whereby information is obtained through personal interviews with your neighbors, friends, or others with whom you are acquainted. This inquiry includes information as to your insurance risk score, character, general reputation, personal characteristics or behavioral and lifestyle factors, except as may be related directly or indirectly to your sexual orientation. You have the right to be personally interviewed if we order an investigative consumer report. You also have the right to receive a copy of the report by making a written request to Protective Life, within a reasonable period of time, to receive additional detailed information about the nature and scope of this investigation.

***YOU CAN REVIEW AND CORRECT YOUR INFORMATION***

As a general practice, we will not disclose personal or privileged information about you to anyone else without your consent, unless a legitimate business need exists or disclosure is required or permitted by law. You are entitled, upon request, to receive a more detailed statement of our information practices. You also have the right to access the personal information about you that we have in our records. You may see a copy of the information, or we will send it to you, whichever you prefer. You also have the right to request correction of personal information we may have about you which you think is wrong. To exercise these rights, please write to us at the address appearing at the end of this notice.

Ask our agent/producer for assistance or call or write us at Protective Life Insurance Company, Attention: New Business, P.O. Box 830619, Birmingham, Alabama 35283-0619. Telephone: 800-366-9378

# THIS NOTICE MUST BE GIVEN TO THE PROPOSED INSURED

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**AGENT/PRODUCER COMPENSATION DISCLOSURE**

Agents/Producers receive compensation from an insurer or third party, which may differ depending upon the product or insurer. Additional compensation may be received by the Agent/Producer based on other factors including premium volume placed with the company and loss or claim experience.

# PROTECTIVE LIFE INSURANCE COMPANY
## P.O. Box 830619
## Birmingham, AL 35283-0619

**BROKER / REPRESENTATIVE REPORT**

| | | Yes | No |
|---|---|---|---|
| 1. | In what language were the questions on the application asked? *Please remember that Protective Life cannot accept or service any application from an applicant who does not speak English or Spanish. ☐ English ☐ Spanish ☐ Other*<br>**List Other Language* : _____ | | |
| 2. | Is the Proposed Insured a relative or does the Proposed Insured have a business relationship with you?<br>*If Yes, Details:* _____ | ☐ | ☐ |
| 3. | (a) Will this policy replace or change existing policy(ies)? | ☐ | ☐ |
| | (b) If replacement of existing insurance is involved, have you complied with all relevant state requirements, including any Disclosure and Comparison Statements?<br>*If No, Explain:* _____ | ☐ | ☐ |
| | Answer questions (c) and (d) ***only*** if this is a replacement: | | |
| | (c) Did you use any pre-printed company approved sales materials?<br>*If Yes, List Name or Form Number:* _____ | ☐ | ☐ |
| | (d) Did you use any Company approved, electronically generated, individualized sales materials (such as illustrations or concept materials)? *(If Yes, you must provide a copy of these materials with the application.)* | ☐ | ☐ |
| 4. | Have you advised the proposed policyowner or do you know of any advice that has been given to the policyowner to transfer ownership of the policy to be issued, or its death benefits, to a life settlement company, investor, offshore trust, investment trust, or entity associated with stranger owned or investment owned life insurance (commonly called SOLI or IOLI) or are you otherwise aware that the policyowner may be contemplating such a transfer?<br>*If Yes, please explain in Special Requests/Remarks below.* | ☐ | ☐ |
| 5. | Has a mortality analysis or life expectancy analysis been performed on the Proposed Insured? | ☐ | ☐ |
| 6. | Has a medical examination been ordered?<br>*If Yes, Name of Examiner:* _____ *Date of Exam:* _____ | ☐ | ☐ |
| 7. | Is Premium Financing involved in this case? (If Yes, please submit a cover letter describing the parameters.) | ☐ | ☐ |
| | I have verified the identity of the Owner by picture I.D. (*Authorized Representative if Business or Trustee if Trust)*<br>*Identification Type:* _____ *Driver's License Number:* _____<br>Please include Driver's License Number if Owner is an individual and is other than the Proposed Insured.<br>NOTE: Does not apply to direct marketing situations | ☐ | ☐ |

I certify that:

a) both the Proposed Insured(s) and the Owner(s) read, speak and understand either the English or Spanish language; and
b) each has explicitly told me that they understood each question and item contained in this application; and
c) the answers given in this application are complete and true to the best of my knowledge and belief; and
d) I know of nothing affecting the risk which is not set forth in my representative's report or this life insurance application; and
e) I carefully explained each question before recording each answer and before the application was signed.

| | | | | |
|---|---|---|---|---|
| *Signature of Broker/Representative* | *Date* | *PLICO Contract Number* | *Share %* | *Business Phone Number* |
| *Print Name of Above Signature* | *Email Address* | | *Signed at (City and State)* | |
| *Signature of Additional Broker/Representative* | *Date* | *PLICO Contract Number* | *Share %* | *Business Phone Number* |
| *Print Name of Above Additional Signature* | *Email Address* | | *Signed at (City and State)* | |
| *BGA/Broker Dealer Name* | *PLICO Contract Number* | | | |
| *New Business Key Contact* | *Email Address* | | *Phone Number* | |

*Broker/Representative Special Requests/Remarks:*