



Please complete this form and return to: NSPE Sponsored Plans, Pearl Insurance, 1200 E. Glen Ave., Peoria Heights, IL 61616-5348
Residents of Puerto Rico, please return application to: Global Insurance Agency, P.O. Box 9023918, San Juan, Puerto Rico 00902-3918

GROUP 10-YEAR LEVEL TERM LIFE INSURANCE APPLICATION

for Members of the **National Society of Professional Engineers**

Please Print in Ink or Type. Initial and Date Any Changes You Make.

A. PERSONAL INFORMATION

Full Name (First, Middle Initial, Last) _____

Street Address _____

City _____

State (or Province) _____

ZIP _____

Phone Number (Daytime) _____

Phone Number (Work) _____

Fax Number _____

Social Security # _____

Email (For internal use only. Email address will never be sold or shared.) _____

 Marital Status: Married Divorced Single Widowed Domestic Partner* Civil Union*

*Eligibility of Domestic Partnership/Civil Union is determined by State Law

 Are you currently insured under any other NSPE Life Plans? Yes No

 If "Yes," indicate which plan(s) and provide details below (person insured and amount of insurance): Group Term Life Group 10-Year Level Term Life

 Details: _____

	Date Of Birth	Height	Weight	Sex
Member	/ /	ft. in.	lbs.	<input type="radio"/> M <input type="radio"/> F
Spouse Name*	/ /	ft. in.	lbs.	<input type="radio"/> M <input type="radio"/> F
Child*	/ /	ft. in.	lbs.	<input type="radio"/> M <input type="radio"/> F
Child*	/ /	ft. in.	lbs.	<input type="radio"/> M <input type="radio"/> F

*See Plan information for definition of eligible dependents. If more than two children are proposed for insurance, attach a separate sheet. Please sign and date the additional sheet.

In the next 12 months, does any person proposed for insurance intend to reside outside the U.S. or Canada?

 Member: Yes No Country(ies) _____

 Spouse: Yes No Country(ies) _____

B. MEMBER AFFILIATION

 Membership with NSPE is required for participation in this plan. **NSPE Membership #** _____

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Be sure to complete all pages and sign last page. **DO NOT SEND PAYMENT:** Upon approval, you will be notified of the premium due.

C. INSURANCE REQUESTED: (Refer to the brochure for eligibility, options, and coverage description)

I HEREBY APPLY FOR THE FOLLOWING GROUP 10-YEAR LEVEL TERM LIFE INSURANCE COVERAGE: New Additional

NOTE: If you are increasing or altering present coverage in any way, do not indicate on line (a) below just the additional amount of coverage. Instead, indicate the TOTAL AMOUNT of coverage you are requesting.

MEMBER OPTION: Insurance requested: \$ _____ CHILD OPTION**: \$5,000 coverage per child

SPOUSE OPTION*: Insurance requested: \$ _____

*Spouse coverage cannot exceed member's coverage. **Member coverage must be in force to request child coverage. See Plan information for definition of eligible dependents.

TOBACCO/NICOTINE USE: Have you or your spouse (if proposed for coverage) used tobacco or nicotine in any form, including nicotine patches or nicotine chewing gum, within the last 12 months?

Member: Yes No Spouse: Yes No If "Yes," when were tobacco or nicotine products last used? Member: ____/____/____ Spouse: ____/____/____
Month Year Month Year

INSURANCE REPLACEMENT: IMPORTANT REPLACEMENT INFORMATION FOR RESIDENTS OF NEW YORK It may not be in your best interest to replace existing life insurance policies or annuity contracts in connection with the purchase of a new life insurance policy, whether issued by the same or a different insurance company. A replacement will occur if, as part of your purchase of a new life insurance policy, existing coverage has been, or is likely to be, lapsed, surrendered, forfeited, assigned, terminated, changed, or modified into paid-up insurance or other forms of benefits, loaned against or withdrawn from, reduced in value by use of cash values or other policy values, changed in the length of time or in the amount of insurance that would continue, or continued with a stoppage or reduction in the amount of premium paid. Prior to completing a replacement transaction, you may want to contact the insurance company or agent who sold you the life insurance or annuity contract that will be replaced to help you decide whether the replacement is in your best interest.

RESIDENTS OF NEW YORK: I have read the important replacement information above.

Is the life insurance applied for intended to replace, in whole or in part, any existing insurance or annuity?

Member: Yes No Spouse: Yes No

RESIDENTS OF OTHER STATES: Is the insurance applied for intended to replace, discontinue, or change an existing policy?

Member: Yes No Spouse: Yes No

ALL RESIDENTS: Do you have other life insurance in force? If "Yes," total amount in all companies:

Member: \$ _____ Spouse: \$ _____

Do you have other insurance applications pending? If "Yes," indicate amount and company:

Member: \$ _____ Company _____ Spouse: \$ _____ Company _____

D. BENEFICIARY

I make the following beneficiary designation with respect to only the insurance requested in this application for Group 10-Year Level Term Life Insurance Plan. The beneficiary for dependent coverage shall be the insured member, or owner of the coverage if other than the member, as provided in the Group Policy. (If you want to name a different beneficiary for spouse coverage, please contact the Administrator.) (1) In naming more than one beneficiary, please note if each is to be primary and/or secondary, and the percentage of death proceeds to be distributed to each. (2) If naming a trust, please indicate the full name and date of the trust.

(Attach a separate sheet if necessary, then sign and date it.)

Primary Beneficiary: _____ % _____
Full Name

Relationship to Member: _____ Social Security #: [] [] [] - [] [] - [] [] [] []

Secondary Beneficiary: _____ % _____
Full Name

Relationship to Member: _____ Social Security #: [] [] [] - [] [] - [] [] [] []

E. YOUR HEALTH (Please initial any changes you make on this form)

To the best of your knowledge and belief, answer the following questions as they apply to you and all dependents to be insured:

- A. Are you or any other person to be insured disabled or receiving any disability or workers' compensation benefits or on waiver of premium for life or health insurance? Yes No
- B. Are you or any other person to be insured now ill or receiving medical attention or surgical treatment? Yes No
- C. During the past five years, has any person to be insured consulted any physician or other medical care practitioner other than for a routine physical examination, or check-up, or been hospitalized or had an operation or had any illness, disease, or injury? Yes No
- D. Are you or any other person to be insured taking any kind of medication or, so far as you know, in impaired physical or mental health? Yes No
- E. Is any person to be insured now pregnant? Yes No

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- F. During the past five years, has any person to be insured ever been medically diagnosed by a physician as having or being treated for:
- Heart or circulatory trouble, high blood pressure, pain or pressure in chest? Yes No
 - Arthritis, back trouble, bone, or joint disorder? Yes No
 - Fainting spells, convulsions, or epilepsy? Yes No
 - Sugar, blood, albumin, or pus in urine? Yes No
 - Diabetes, kidney trouble, ulcers, or digestive disorder? Yes No
 - Disorder of breast or reproductive organs or functions? Yes No
 - Nervous or mental disorder, emotional condition, or psychiatric care? Yes No
 - Cancer, tumor, or cyst? Yes No
 - Varicose veins, hemorrhoids, or hernia? Yes No
 - Disorder of eyes, ears, nose, or sinuses? Yes No
 - Thyroid, liver, or respiratory disorder? Yes No
 - Alcoholism or drug habit? Yes No
 - Disorder of the blood? Yes No
 - Other health or physical impairment including:
 - Being medically diagnosed as having Acquired Immune Deficiency Syndrome (AIDS) or AIDS-Related Complex (ARC)? Yes No
 - Chronic cough, persistent diarrhea, enlarged lymph glands, or chronic fatigue, in the past five years? Yes No
 - Any other impairment? Yes No

G. **(This question does not apply to residents of Maryland.)** Have you or any person to be insured had a parent, brother, or sister who, prior to age 60, was medically diagnosed by a physician as having, or being treated for, cancer, stroke, paralysis, hypertension, diabetes, heart disease, kidney disease, or neuromuscular or mental illness? Yes No

H. Within the past two years, have you or your spouse (if proposed for insurance) participated in, or do either of you within the next two years plan to participate in: aircraft flying other than as passenger; scuba diving; ultralight flying; ballooning; parachuting; mountaineering; rodeo riding; snowmobiling; any type of motorized racing; hang gliding; parasailing; or bungee jumping?

I. Driver's License No.: Member: _____ Spouse: _____
 State in which issued: Member: _____ Spouse: _____
 Have you or has your spouse had your driver's license suspended or revoked, or had any moving violations, within the past five years? Yes No

J. **Except for residents of CT and MN,** in the last seven years, have you or your spouse (if proposed for insurance) been convicted of a crime or served time in prison because of a conviction, or have an arrest pending? Yes No
For residents of CT and MN only, in the last seven years, have you and/or your spouse (if proposed for insurance) been convicted of a crime or served time in prison because of a conviction or been arrested and convicted for any reason? Yes No

IF YOU HAVE ANSWERED ANY QUESTIONS "YES," GIVE COMPLETE DETAILS BELOW.

(If you need more space, use a signed and dated separate sheet. Please avoid the use of such terms as "etc.," "various," or "miscellaneous.")

Question Letter/No.	Name(s) of Proposed Insured	Illness or Condition-Date of Onset-Duration- Treatment- Operations-Degree of Recovery and Date	Name and Address of Physicians or other Medical Care Practitioners or Hospitals where confined or treated

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F. FRAUD NOTICE (PLEASE READ BEFORE SIGNING THE APPLICATION FOR INSURANCE)

For Residents of all states except those listed below and 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 may be a crime and may subject such person to criminal and civil penalties. **RESIDENTS OF CO,** the following also applies: Any insurance company or agent who defrauds or attempts to defraud an insured shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies. **RESIDENTS OF AL/AR/LA/RI:** 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 CA:** 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 may be a crime and may subject such person to criminal and civil penalties. The falsity of any statement in the application for any policy shall not bar the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer. **FOR RESIDENTS OF D.C., 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. **RESIDENTS OF FL:** 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. **RESIDENTS OF KS:** 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 may be guilty of insurance fraud as determined by a court of law. **RESIDENTS OF ME:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or a denial of insurance benefits. **RESIDENTS OF MD:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **RESIDENTS OF NJ: WARNING:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. **RESIDENTS OF OK: 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. **RESIDENTS OF PUERTO RICO:** Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine no less than five thousand (5,000) dollars nor more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years. **RESIDENTS OF TN/WA:** 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. **RESIDENTS OF VA:** Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statements may have violated state law.

G. AUTHORIZATION AND DECLARATION OF PERSON GIVING A STATEMENT OF INSURABILITY

I understand that New York Life Insurance Company has the right to require additional information and, if necessary, an examination by a physician. I ask New York Life to rely on all such statements made on this form, and any supplements to it, while considering this request. I also understand that the coverage afforded will be in consideration of the answers and statements set forth above.

AUTHORIZATION: I hereby authorize any licensed physician, medical practitioner, hospital, pharmacy, clinic, or other medical or medically related facility, laboratory, insurance company, MIB, Inc. ("MIB"), or other organization, institution or person, that has any records or knowledge of me or my health to release information, including prescription drug records, maintained by physicians, pharmacy benefit managers, and other sources of information to New York Life Insurance Company, its reinsurers, its subsidiaries, or the Plan Administrator about the physical and mental health of any persons proposed for insurance, including significant history, findings, diagnosis, and treatment, but excluding psychotherapy notes for the purpose of evaluating my application for insurance. Health information obtained will not be re-disclosed without my authorization unless permitted by law, in which case it may not be protected under federal privacy rules. For example, New York Life may be required to provide it to insurance, regulatory, or other government agencies. In this case, the information may no longer be protected by the rules governing your AUTHORIZATION.

A photocopy of this AUTHORIZATION and request form shall be as valid as the original. In all circumstances, my authorized agent, representative, or I may request a copy of this AUTHORIZATION. This AUTHORIZATION shall be valid for a period of 24 months from the date signed, unless sooner revoked. The AUTHORIZATION may be revoked at any time by sending written notice to New York Life Insurance Company. My revocation will not be effective to the extent that New York Life or any other person already has disclosed or collected information or taken other action in reliance on it, or to the extent that New York Life has a legal right to contest a claim under an insurance certificate or the certificate itself.

By signing and dating this application, the member requests the insurance indicated; and the member and any person proposed for insurance consent to authorize the disclosure of information to and from the providers noted above and in the IMPORTANT NOTICE, including making a brief report of [my/our] protected health information to MIB, Inc.; and attest to having read the IMPORTANT NOTICE and Fraud Notices indicated [above, below, on the reverse of this page, on the attached, enclosed], including how [my/our] information is exchanged with MIB, and that to the best of [my/our] knowledge and belief, the answers provided to the questions are true and complete.

Signature of Member _____ Date _____

Signature of Spouse (if proposed for insurance) _____ Date _____

For purposes of the Insurance Companies Act (Canada), this document was issued in the course of New York Life Insurance Company's insurance business in Canada.

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