

Erickson Financial Services

Application Instructions For Time Insurance

1. Print all pages of the application including instructions.
2. Complete all questions and sections of the application.
3. Complete the fax cover letter on the next page and fax to Erickson Financial Services for review along with the completed application. If you do not have access to a fax machine, send the completed application to Erickson Financial Services along with the required first month's payment.

HELPFUL TIPS:

Here is a checklist of a few things that are commonly overlooked and are mandatory in processing your application.

- Indicate your requested effective date.
- Select your preferred billing method.
- Sign and date the application.

IMPORTANT:

If you have requested that your monthly premium be deducted automatically from your checking account, you must attach a voided check to the area provided and also complete, sign, and date the authorization form.

Don't forget to **enclose a check for the required payment made payable to Time Insurance** if you are not paying by credit card for the first month.

Mail completed application and check to:

Erickson Financial Services
Attn: New Enrollment
5527 Altitude Dr.
Colorado Springs, CO 80918

Erickson Financial Services will review your application for completeness and accuracy before we submit it to Time Insurance for processing. This may reduce the approval time because they cannot process unclear or incomplete applications until the missing information has been gathered.

Please contact us if you have any questions regarding the application or the application process. You may reach us at 800-373-1164 or e-mail us at lynne@efsbenefits.com.

Erickson Financial Services

FAX COVER LETTER

(Please ignore this form if you do not have access to a fax machine.)

****Please FAX this cover letter with the completed application to:**

Erickson Financial Services

FAX# 719-328-0107

Dear Erickson Financial Services,

Please accept my completed application for submittal and contact me to confirm receipt of this application

Name _____

E-mail _____

Date _____

Time _____



Time _____
_____ after you have reviewed my application for completeness and accuracy.



I will contact Erickson Financial Services at 800-373-1164 to verify receipt of my application.

****I understand that Erickson Financial Services will not review this application until the following business day if I faxed this application after 5:00PM or on a weekend**

I understand that the original signed application must still be mailed to Erickson Financial Services. I will mail the original signed application to :

**Erickson Financial Services
Attn: New Enrollment
5527 Altitude Dr.
Colorado Springs, CO 80918**

I will send the original application as soon as I have been contacted by Erickson Financial Services with confirmation that my application has been received by fax and reviewed for completeness.

Norvax form #CS-1



Name of Proposed Insured(s): _____

Address: _____

I hereby authorize any health care provider or medically related facility, pharmacy or pharmacy related facility, the Medical Information Bureau, Inc., consumer reporting agency, insurance or reinsurance company or employer having information about me or my minor children to provide all such information as may be requested by Time Insurance Company, its legal representative or any medical records retrieval service Time Insurance Company may engage, including but not limited to, EMSI.

This authorization includes any and all information you have about me, including, but not limited to, information regarding diagnosis, testing, treatment and prognosis of my physical or mental condition as well as alcohol abuse treatment, drug abuse treatment, psychiatric treatment, pharmacy prescriptions, HIV testing and treatment, STD testing and treatment, sickle cell testing and treatment, prescription history, lab data and EKG's. This information may also be disclosed to any medical records company engaged by Time Insurance Company, including but not limited to, EMSI and its agents. Although federal regulations require that we inform you of the potential that information disclosed pursuant to this authorization may be subject to redisclosure by the recipient and no longer be protected by such regulation, all information received by Time Insurance Company pursuant to this authorization will be protected by federal and state privacy laws and regulations. A copy of this authorization will be valid as the original.

I understand that this authorization is required in order to enable Time Insurance Company to make eligibility or enrollment determinations relating to me and/or my minor children or for Time Insurance Company's underwriting or risk rating determinations. If I refuse to sign or revoke this authorization, Time Insurance Company may refuse to consider my application for enrollment.

I understand that I may revoke this authorization at any time by notifying Time Insurance Company in writing of my desire to revoke. Such revocation must be sent by certified mail to the following address: Privacy Office, Time Insurance Company, P.O. Box 3050, 501 West Michigan, Milwaukee WI 53201-3050. Such revocation will not be valid if Time Insurance Company has taken action in reliance on the authorization.

Unless an earlier date is required by law, this authorization expires upon the earliest of the following events: Denial of my application, declination of enrollment, or, if insured, when I am no longer an insured of Time Insurance Company.

Signature of Primary Proposed Insured or representative*

Date

Signature of Spouse or Other Insured (s) or representative*

Date

Signature of Other Dependents 18 or over (if proposed to be insured)

Date

*If you are the individual's representative and are not the parent or legal guardian of a minor, you must attach documentary evidence of your authority to act as the individual's representative for this authorization to be valid.

PLEASE RETAIN A COPY FOR YOUR RECORDS

PLEASE FAX TO: 414-299-6020



Complete this questionnaire to determine eligibility for the Preferred or Preferred Smoker rating classes. This questionnaire is part of the Application/Enrollment Form for medical insurance made to Time Insurance Company by _____

Primary Proposed Insured's Name

If a proposed insured meets any of the following conditions, that proposed insured is not eligible for a preferred rating:*

- Condition Specific Deductible (C-section, hazardous activities, hearing loss, inguinal and umbilical hernias, infertility and fractures may still qualify for preferred)
- Special Exception Rider (C-section, hazardous activities, hearing loss, inguinal and umbilical hernias, infertility and fractures may still qualify for preferred)
- Special Class Premium

*Note: A proposed insured may be eligible for a Preferred Smoker rating if he or she is able to truthfully answer questions 2, 3 and 4 "No." Underwriting reserves the right to apply tobacco ratings based upon lab results, phone verification or medical records.

Each proposed insured must complete and sign the appropriate sections. Spouses are considered separately for preferred rating eligibility and must also answer this questionnaire. This information is not required for dependents.

Table with 2 columns: PRIMARY, SPOUSE. Rows 1-9 containing eligibility questions with Yes/No checkboxes.

Primary Proposed Insured Signature Date

Spouse or Other Insured Signature Date

Driver's License Number

Driver's License Number

00005782-0-00-001

Licensed Agent Signature Date

Agent Number

BUILD CHART

Male		Female	
Height (ft, in)	Weight (lbs)	Height (ft, in)	Weight (lbs)
5'0"	98 - 152	4'10"	90 - 138
5'1"	101 - 155	4'11"	92 - 140
5'2"	103 - 159	5'0"	94 - 143
5'3"	105 - 162	5'1"	96 - 146
5'4"	107 - 166	5'2"	98 - 150
5'5"	110 - 171	5'3"	101 - 153
5'6"	112 - 175	5'4"	104 - 158
5'7"	115 - 181	5'5"	107 - 163
5'8"	118 - 186	5'6"	109 - 168
5'9"	121 - 191	5'7"	112 - 173
5'10"	124 - 197	5'8"	115 - 178
5'11"	126 - 203	5'9"	117 - 185
6'0"	129 - 208	5'10"	119 - 192
6'1"	132 - 215	5'11"	122 - 197
6'2"	135 - 220	6'0"	123 - 202
6'3"	139 - 226	6'1"	126 - 207
6'4"	143 - 232	6'2"	130 - 213
6'5"	146 - 240	6'3"	134 - 219

Enrollment Form for Medical Insurance for Individuals and Families

AGENT/AGENCY INFORMATION

Agent Name: Scott R. Erickson Phone Number: 800-373-1164
 Agent Number: 00005782-0-00-001 E-mail Address: lynne@efsbenefits.com
 Key Agency Contact: _____ Agency Name: _____
 Fax Number: 719-328-0107 Agency Number: _____

TYPE OF ACTIVITY (Please check appropriate box.)

- NEW** *If not a new enrollee, check appropriate box and list affected policy number.*
- CHANGE/ADDITION TO AN EXISTING POLICY. POLICY #** _____
- | | |
|--|--|
| <input type="checkbox"/> Internal Replacement | <input type="checkbox"/> Removal/Reduction of Special Class Premium |
| <input type="checkbox"/> Adding Dependent | <input type="checkbox"/> Conversion (over age dependent/divorce) |
| <input type="checkbox"/> Removal of Tobacco Rates | <input type="checkbox"/> Policy/Benefit Change to an Existing Policy |
| <input type="checkbox"/> Applying for Preferred Rates | <i>List Type Of Change Requested:</i> _____ |
| <input type="checkbox"/> Removal of Condition Specific Deductible or Special Exception Rider | <input type="checkbox"/> Reinstatement of Coverage |

PERSON(S) TO BE INSURED

	Last	Name First	M.I.	Sex	Age	Birthdate (MM/DD/YY)	State of Birth	Height	Weight	Social Security Number
1. PRIMARY										
2. SPOUSE										
3. DEPENDENT(S)	Last	Name First	M.I.	Sex	Age	Birthdate (MM/DD/YY)	State of Birth	Height	Weight	Social Security Number

4a. Resident Address: _____
(Street) (City) (State) (ZIP)

4b. E-mail Address: _____

5. Does any proposed insured live outside the above household? Yes No
 If "Yes," explain. _____

6. Phone Number: (_____) _____ Please list the phone number that would be the best to reach you during the day to inquire about medical history. (_____) _____

7a. Are any of the proposed insureds covered by any type of medical insurance? Yes (Complete section below)
 No

- You normally do not require more than one policy.
- If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
- You may be eligible for benefits under Medicaid or Medicare and may not need an accident and sickness policy. If you are eligible for Medicare, you may want to purchase a Medicare Supplemental policy.
- If you are eligible for Medicare due to age or disability, counseling services may be available in your state to provide advice concerning your purchase of Medicare supplement insurance and concerning medical assistance through the state Medicaid program.

Proposed Insured's Name	Insurance Company Name	Group or Individual	Type of Coverage	Effective Date (MM/DD/YY)	Termination Date (MM/DD/YY)	Is this coverage being replaced by proposed coverage?

7b. Primary Insured Occupation: _____
 Company Name: _____ Work Number: (____) _____
 Duties: _____
 Is the Primary insured self-employed? Yes No
 Is the Primary Insured covered by Workers' Compensation? Yes No

7c. Spouse's Occupation: _____
 Company Name: _____ Work Number: (____) _____
 Duties: _____
 Is the Spouse self-employed? Yes No
 Is the Spouse covered by Workers' Compensation?? Yes No

8. Are you covered for medical assistance through the state Medicaid program?
- a. As a Specified Low Income Medicare Beneficiary (SLMB)? Yes No
 - b. As a Qualified Medicare Beneficiary (QMB)? Yes No
 - c. For other Medicaid medical benefits? Yes No

COMPLETE IF REQUESTING LIFE INSURANCE COVERAGE

9. Beneficiary for Primary Insured: _____
(Full Name) (Relationship)

Contingent Beneficiary: _____
(Full Name) (Relationship)

The Primary Insured is the beneficiary of any Spouse or Child(ren) Life Insurance.

OTHER COVERAGE IN FORCE OR APPLIED FOR

10. Are any of the proposed insureds covered by, or has application been made for any type of medical insurance? Yes No
 If "Yes," complete the section below.

Proposed Insured's Name	Insurance Company Name	Group or Individual	Type of Coverage	Effective Date (MM/DD/YY)	Termination Date (MM/DD/YY)	Is this coverage being replaced by proposed coverage?

11. Have any of the proposed insureds ever been declined, postponed, charged an extra premium or had a portion of coverage excluded for life, disability, or medical insurance or had such coverage rescinded? Yes No

HAZARDOUS ACTIVITIES AND DRIVING

12. Have any of the proposed insureds ever participated in organized racing including but not limited to, automobile, motorcycle or powerboat racing or any of the following activities: skydiving; ultralight flying; scuba diving; hang gliding; rock or mountain climbing? Yes No
 If "Yes," indicate: **Who and Which Activity** **When/How Often** **Do you plan continued participation?**
 _____ Yes No
 _____ Yes No

13. Have any of the proposed insureds been cited for driving while intoxicated in the past 5 years or had 2 or more moving violations in the past 2 years? Yes No
 If "Yes," indicate type of violation: _____ Date(s): _____

BILLING

Monthly Check-O-Matic Quarterly Semi-Annual Annual List Bill *(monthly only)*

Credit Card: First Payment Only* Quarterly Semi-Annual Annual

**With this option, you must select a secondary billing mode for subsequent payments. Please make selection above and provide all necessary information.*

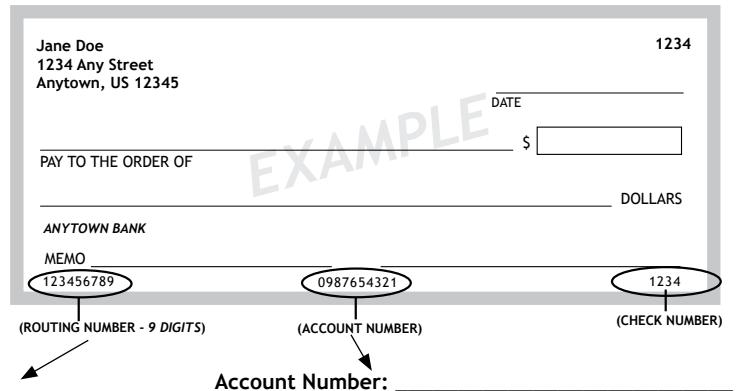
If billing address is different than resident address, please complete:

Payor Name _____ Address _____ City _____ State _____ ZIP _____

AUTHORIZATION FOR CHECK-O-MATIC BILLING ONLY - Choose the following option that applies:

To begin Check-O-Matic withdrawals:
 Select a desired withdrawal day (1-28): _____
 Bank Name: _____
 City: _____ State: _____

To add this policy to an existing Check-O-Matic:
 Existing COM Number: _____
 Associated Policy Number: _____



Routing Number: _____

Account Number: _____

Check-O-Matic *(Complete authorization below)*

I (we) hereby authorize Time Insurance Company, hereinafter called COMPANY, to initiate debit entries to the account and depository, hereinafter called DEPOSITORY, indicated on the other side, to debit the same to such account. This authority is to remain in full force and effect until COMPANY and DEPOSITORY have received written notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

Signature of Payor _____ Date Signed _____

AUTHORIZATION FOR CREDIT CARD PAYMENTS

When selecting MasterCard/VISA Card: I authorize Assurant Health to charge my account for the Individual Medical policy listed above. I understand there will be no refund of premium after the 10-day free look period in the contract.

VISA Card Number: _____

MasterCard Number: _____

Exp. Date: ____ / ____

Name as it appears on card: _____

Signature of Payor: _____ Date: _____

HEALTH STATEMENT

IMPORTANT! PLEASE GIVE COMPLETE DETAILS OF EACH "YES" ANSWER ON THE "ADDITIONAL MEDICAL DETAILS" PAGE. WITHIN THE LAST 10 YEARS HAS ANY PROPOSED INSURED:

14. HAD ANY DIAGNOSIS OF, RECEIVED TREATMENT FOR, OR CONSULTED WITH A PHYSICIAN CONCERNING:

- a) The lungs or respiratory system including but not limited to: hayfever or other allergies; sinus infections; asthma; bronchitis; tuberculosis; pneumonia or emphysema? Yes No
- b) The heart or circulatory system including but not limited to: high blood pressure; heart attack; heart murmur; chest pain; irregular heartbeat; varicose veins; phlebitis or elevated cholesterol? Yes No
If "Yes," please provide last known blood pressure and cholesterol reading on the "Additional Medical Details" page.
- c) The digestive system including but not limited to: ulcer; gastritis; heartburn; intestinal disorder; colitis; gallbladder; hemorrhoids; hernia; disorder of the pancreas; spleen; or liver including but not limited to; hepatitis; jaundice or cirrhosis? Yes No
- d) The nervous system including but not limited to: epilepsy; seizures; unconsciousness; convulsions; vertigo; headaches; paralysis; multiple sclerosis; cerebral palsy; Parkinson's disease; stroke or mini-stroke; TIA or brain attack? Yes No
- e) Mental disease or nervous disorder including but not limited to: any emotional disorder; anxiety; depression; attention deficit disorder; eating disorder; or psychiatric treatment or counseling?... Yes No
- f) Congenital disorder, birth defects or developmental disorders including but not limited to Down Syndrome; mental retardation; autism; cleft palate; club foot; or congenital heart defects? Yes No
- g) The genitourinary system including but not limited to: any kidney disorder; kidney stones; cystitis; prostatitis; bladder infections; or sexually transmitted disease? Yes No
- h) Diabetes, high or low blood sugar or any disorder of the thyroid gland or other glandular disorder? Yes No
- i) The muscular, skeletal or connective tissue disorder including but not limited to: arthritis; lupus (SLE); temporomandibular joint disease (TMJ); any back or spine disorder or treatment of any muscular or neuromuscular disorder or any manipulation therapy? Yes No
- j) Blood or lymph disorders including but not limited to anemia or lymphadenopathy? Yes No
- k) Cancer? Yes No
If "Yes," provide location, type of cancer and treatment received on the "Additional Medical Details" page.
- l) Tumor, cyst or growth of any kind; any breast or skin disorders? Yes No
If "Yes," provide location, state if treated or removed and date on the "Additional Medical Details" page.
- m) Any disorder of the eyes; ears (including ear infections or ear tubes); nose or throat. Tonsils or adenoids; any speech or hearing impairment? Yes No
- n-1) Any disorder of the reproductive organs, including but not limited to: disorders of the penis; testes; vagina; ovaries and cervix; uterus; diagnosed or treated for infertility or irregular menstruation? Yes No
- n-2) To the best of your knowledge, are you, your spouse or any dependent now pregnant?..... Yes No
- n-3) Is any person not named on this enrollment form now pregnant by any person to be insured?..... Yes No

IF EITHER N-2 OR N-3 IS ANSWERED "YES," MEDICAL COVERAGE CANNOT BE ISSUED.

QUESTIONS N-4 – N-6 FOR FEMALE APPLICANTS:

- n-4) Complications of pregnancy, including but not limited to caesarean section delivery or miscarriage? Yes No
- n-5) Date of Last Pap Smear: _____ Results: _____
- n-6) Have you been instructed to have a repeat Pap Smear or any follow-up treatment or tests as a result of your last Pap Smear? Yes No

- 15. Been diagnosed as having or been treated for Acquired Immune Deficiency Syndrome (AIDS) by a member of the medical profession? Yes No
- 16. Been diagnosed as having or been treated for any immune deficiency disorder by a member of the medical profession? Yes No
- 17. Experienced any of the following: Signs and symptoms of an immune deficiency disorder may include lymphadenopathy (swollen lymph nodes); loss of appetite; weight loss; chronic fatigue; fever; oral thrush; skin rashes; unexplained infections; dementia; depression; or other psychoneurotic disorders with no known cause?..... Yes No
- 18. Had surgery or has diagnostic testing, treatment or surgery been recommended or scheduled that has not been completed? Yes No

HEALTH STATEMENT CONTINUED

- 19. Does any person have any fixation/prosthetic devices present including but not limited to: plates; screws; pins; implants (including breast implants); shunts; pacemakers or valve replacements? Yes No
- 20. Had an electrocardiogram, chest x-ray, or blood test or any other diagnostic testing of any kind or been hospital confined in the past 10 years? Yes No
If "Yes," give name of physician or hospital and results on the Additional Medical Details page.
- 21. Been a member of Alcoholics Anonymous or had any treatment, including but not limited to, counseling for alcoholism or alcohol abuse or been advised by a physician to discontinue or decrease alcohol consumption?..... Yes No
- 22. Used sedatives; tranquilizers; cocaine or other hallucinogenic or narcotic drugs; or received treatment for drug abuse or chemical dependency?..... Yes No

ADDITIONAL QUESTIONS

- 23. To the best of your knowledge, does any person to be insured have any mental or physical impairment, disease or deformity not indicated above? Yes No
- 24a. Have you or your spouse (if to be insured) smoked cigarettes or used tobacco in any form or nicotine substitute within the past year?
PRIMARY INSURED Yes No
SPOUSE (if to be insured)..... Yes No
- 24b. Have you or your spouse EVER smoked cigarettes or used tobacco products? Yes No
If "Yes," indicate who, amount per day and year quit on the Additional Medical Details page.
- 25. Is any proposed insured currently taking, or taken within the past 12 months, any prescription medication, or receiving medical treatment of any kind or is currently taking, or taken, any non-prescription medication on a daily basis? Yes No
If "Yes," provide details of treatment including name and dosage of all medications on the Additional Medical Details page.

REQUESTING THE REMOVAL OF A SPECIAL CLASS PREMIUM, SPECIAL EXCEPTION RIDER OR CONDITION SPECIFIC DEDUCTIBLE

- 26. Has there been any medical treatment or medication use for, or have you consulted with a physician concerning the condition(s) which has had a Condition Specific Deductible, been ridered or rated since the covered person's effective date? Yes No
If "Yes," provide details on the Additional Medical Details page.

OTHER PHYSICIANS

- 27. Regular physician or medical practitioner for each proposed insured. If none, provide last physician seen, date, reason and results.

Primary Proposed Insured's Physician _____
 Address _____
 Date Last Seen _____ Reason & Results _____
Spouse's Physician _____
 Address _____
 Date Last Seen _____ Reason & Results _____
Child's Name _____ **Physician** _____
 Address _____
 Date Last Seen _____ Reason & Results _____
Child's Name _____ **Physician** _____
 Address _____
 Date Last Seen _____ Reason & Results _____
Child's Name _____ **Physician** _____
 Address _____
 Date Last Seen _____ Reason & Results _____

AUTHORIZATION

I represent to the best of my knowledge and belief, that all statements and answers on this enrollment form are complete and true. The enrollment form and any amendments shall be the basis for the contract. I also agree that:

Except as otherwise provided in the Conditional Receipt, the insurance, if approved by Time Insurance Company, will be in force only when issued by Time Insurance Company. The first full premium must be paid. Coverage will become effective on the later of: A) The date we receive the enrollment form; B) the requested Effective Date. A change in the health of the proposed insured(s) after the completion of the enrollment form and before the delivery of the contract may affect my eligibility for insurance with the company. The contract may only be effective prior to the contract delivery subject to the terms of the Conditional Receipt.

I agree that a photographic copy of this authorization shall be valid for two years from the date signed.

I acknowledge receiving the notification regarding the Medical Information Bureau, the Abbreviated Notice of Insurance Information Practices and the Outline of Coverage for Health Insurance, if required.

We, the undersigned Proposed Insured(s) and agent, acknowledge that the Proposed Insured(s) has read the completed enrollment form. We understand and acknowledge that any fraudulent statement or material misrepresentation or omission on the enrollment form and/or any amendments may result in claim denial or contract rescission, subject to the time limit on certain defenses or incontestability provisions of the contract.

I hereby authorize any health care provider or medically related facility, pharmacy or pharmacy related facility, the Medical Information Bureau, Inc., consumer reporting agency, insurance or reinsurance company or employer having information about me or my minor children to provide all such information as may be requested to Time Insurance Company, its legal representative or any medical records retrieval service Time Insurance Company may engage, including, but not limited to, EMSI.

This authorization includes any and all information you may have about me, including, but not limited to, information regarding diagnosis, testing, treatment and prognosis of my physical or mental condition as well as alcohol abuse treatment, drug abuse treatment, psychiatric treatment, pharmacy prescriptions, HIV testing and treatment, STD testing and treatment, sickle cell testing and treatment, prescription history, lab data and EKGs. This information may also be disclosed to any medical records company engaged by Time Insurance Company, including but not limited to EMSI and its agents. Although federal regulations require that we inform you of the potential that information disclosed pursuant to this authorization may be subject to redisclosure by the recipient and no longer be protected by such regulation, all information received by Time Insurance Company pursuant to this authorization will be protected by federal and state privacy laws and regulations. A copy of this authorization will be valid as an original.

I understand that this authorization is required in order to enable Time Insurance Company to make eligibility or enrollment determinations relating to me and/or my minor children or for Time Insurance Company's underwriting or risk rating determinations. If I refuse to sign or revoke this authorization, Time Insurance Company may refuse to consider my application for enrollment.

I understand that I may revoke this authorization at any time by notifying Time Insurance Company in writing of my desire to revoke. Such revocation must be sent by certified mail to the following address: Privacy Office, Time Insurance Company, P.O. Box 3050, 501 West Michigan, Milwaukee, WI 53201-3050. Such revocation will not be valid if Time Insurance Company has taken action in reliance on the authorization.

Unless an earlier date is required by law, this authorization expires upon the earliest of the following events: denial of my application, declination of enrollment, or, if insured, when I am no longer an insured of Time Insurance Company.

Signature of Primary Proposed Insured

Signature of Spouse or Other (if proposed to be insured)

Signature(s) of Other Dependent(s) 18 or Over
(if proposed to be insured)

Guardian's Signature

Requested Effective Date: _____

Premium Amount Sent: \$ _____

One-time Processing Fee Sent*: _____

*Not applicable in all states

Conditional Receipt Taken: Yes No

Date Signed _____^{A.M. / P.M.} Time Signed _____ City _____ State

Attention: (Agent)

I have reviewed this enrollment form to ensure that all required items have been completed.

To the best of knowledge, there IS IS NOT a replacement of medical insurance involved in this transaction.

Are you aware of any mental or physical impairment, disease, or deformity of any proposed insured which is not disclosed on the enrollment form? Yes No

If "Yes," please explain. _____

Licensed Resident Agent's Signature

Print Agent's Name

Initial here if you witnessed the signing of this form by the proposed insured.

ADDITIONAL NOTICES

NOTIFICATION REGARDING THE MEDICAL INFORMATION BUREAU

Information regarding your insurability will be treated as confidential. Time Insurance Company or its reinsurers may, however, make a brief report thereon to the 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 Bureau member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the Bureau, upon request, will supply such company with the information in its file. Upon receipt of a request form from you, the Bureau will arrange disclosure of any information it may have in your file. If you question the accuracy of the information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the Bureau's information office is Post Office Box 105, Essex Station, Boston, Massachusetts 02112, telephone number (617) 426-3660. Time Insurance Company or its reinsurers may also release information in its file to its reinsurer(s) and to other life insurance companies to whom you may also apply for life, disability or medical insurance, or to whom a claim for benefits may be submitted.

ABBREVIATED NOTICE OF INSURANCE INFORMATION PRACTICES

To issue an insurance policy or certificate, we need to obtain information about you and any other person proposed for insurance. Some of that information will be received from you, and some will be generated from other sources. That information and any subsequent information collected by us may in certain circumstances be disclosed to third parties without your specific authorization. You have the right of access and correction with respect to the information collected about you except information which relates to a claim or civil or criminal proceeding. If you wish to have a more detailed explanation of our information practices, please contact Time Insurance Company, Underwriting Department, 501 West Michigan, Milwaukee, Wisconsin, 53203.

FRAUD NOTICE

It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds, shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

PRIVACY

We do not disclose any non-public personal information about our customers or former customers to anyone, except as permitted by law. We collect non-public information about you from the following sources: (1) information we receive from you on enrollment forms or other information related thereto or as part of policy administration, and (2) information about your transactions with our affiliates, others or us. We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information. We may disclose non-public personal information about you to nonaffiliated third parties as permitted by law.

CONDITIONAL RECEIPT

This Conditional Receipt is received from _____, this _____ day of _____ (month) _____ (year).

If full premium is paid and Time Insurance Company accepts this application as applied for within (30) days of the date the application is signed, the effective date will be as specified above, but I agree that I have no insurance coverage under this application until Time Insurance Company notifies me in writing that my application is approved. No agent or broker of the Company is authorized to alter or waive the conditions of this conditional receipt.

For coverage to become effective, each individual to be covered must be a risk acceptable to Time Insurance Company as applied for and at a standard or preferred rate with no Special Exception Riders on the later of: the Requested Effective Date or the Date on which Time Insurance Company receives the application at its home office.

I understand that Time Insurance Company has the right to deny my application and if it does so I will be notified in writing and the premium I submitted will be returned.

If I do not select an effective date, Time Insurance Company will assign an effective date that is later than the date the application is approved.

I must advise Time Insurance Company of any change in information included in the application for me or any person to be insured that occurs after the date I sign the application until the later of the effective date of coverage or the date Time Insurance Company receives the application at its home office. Failure to update Time Insurance Company regarding these changes may result in coverage being voided.