

DIRECTIONS FOR APPLYING FOR COVERAGE

This form must be completed when Evidence Of Insurability is required. To apply for coverage (as a Member/Employee, Spouse or Child), read the Information Practices Notice(s). Then complete all items, date, and sign as instructed. Send the original to The Standard Life Insurance Company of New York, at the address above. Please keep a copy for your records.

MEMBER/EMPLOYEE INFORMATION

| | | | | |
|----------------------|--------|-------------------------|---|--|
| Name of Group | | Group Number | Check who is Applying (One per form) <input type="checkbox"/> Member/Employee <input type="checkbox"/> Spouse <input type="checkbox"/> Child | |
| Member/Employee Name | | Birthdate (Mo/Day/Year) | Date Hired (Mo/Day/Year) | |
| Occupation | Salary | Social Security Number | Member/Employee Identification | |

APPLICANT INFORMATION

| | | | | | | |
|--|-------------------------|------------|------------------------|----------------|----------------|-----|
| Applicant's Name (Person to be insured) | | | Street Address | City | State | Zip |
| Sex <input type="checkbox"/> M <input type="checkbox"/> F | Birthdate (Mo/Day/Year) | Birthplace | Social Security Number | Work Phone () | Home Phone () | |

APPLICATION INFORMATION

Type of Application (check one) Initial Increase in coverage Late Application

Check the insurance coverage you are requesting.

Short Term Disability

Long Term Disability

| | | | | |
|---------------------------------|---|-----------------------------|---|------------------------|
| _____ | + | _____ | = | _____ |
| Current Amount In Force, if any | | Additional Amount Requested | | Total Amount Requested |

Life

| | | | | |
|---------------------------------|---|-----------------------------|---|------------------------|
| _____ | + | _____ | = | _____ |
| Current Amount In Force, if any | | Additional Amount Requested | | Total Amount Requested |

Dependents Life

| | | | | |
|---------------------------------|---|-----------------------------|---|------------------------|
| _____ | + | _____ | = | _____ |
| Current Amount In Force, if any | | Additional Amount Requested | | Total Amount Requested |

MEDICAL HISTORY STATEMENT QUESTIONS

Check yes or no for each of these questions, and give details for any "yes" answers. Attach a separate sheet if necessary.

- Have you had any physical, mental or emotional condition, injury, sickness, or surgery in the past 5 years? Yes No
- Have you consulted or been attended by a physician or practitioner for any cause in the past 5 years? Yes No
- Are you now unable to work full time because of any physical, mental or emotional condition, injury, or sickness? Yes No
- Has a medical professional ever treated you for, diagnosed you as having, or prescribed medication for you for any of the following:
 - High blood pressure, cardiovascular disease, heart ailment, arteriosclerosis, or stroke? Yes No
 - Mental condition, depression, epilepsy, or nervous system disorder? Yes No
 - Cancer, diabetes, or nephritis? Yes No
 - Arthritis, strained or injured back, slipped disc, or any bone, joint, or muscle disorder? Yes No
 - Lung, kidney, stomach, genital, urinary, liver, pancreas, or intestinal ailment? Yes No
 - Blindness or deafness? Yes No
 - An immune system disorder not related to Human Immunodeficiency (HIV)? Yes No
- Has a medical professional ever diagnosed you as having or prescribed medication to you for Acquired Immune Deficiency Syndrome (AIDS) or AIDS-Related Complex (ARC)? Yes No
- Have you sought or received advice or treatment for the use of alcohol or drugs in the past 10 years? Yes No
- In the past 10 years have you had a persistent cough, unintentional weight loss of 10 pounds or more, persistent fatigue, persistent lymph node enlargement, prolonged night sweats, pneumonia, lesions, or growths? Yes No
- Do you take medication for any physical, mental or emotional condition, injury, or sickness? Yes No
- Do you plan any operation or visit to a doctor or practitioner for an existing physical, mental or emotional condition, injury, or sickness? Yes No
- Have you ever been declined for insurance or offered a rated or restricted policy, either as a new policy or reinstatement? Yes No
- Are you now pregnant? Yes No

| | | |
|--------|--------|---|
| Height | Weight | Physician or Medical Facility with Applicant's Complete Medical Records |
| | | Name and Full Mailing Address |

| | |
|----------------|------------------------|
| Applicant Name | Social Security Number |
|----------------|------------------------|

Describe below any "yes" answers. (Please provide the entire question number.)

| Question Number | Description of Injuries, Disorders and Operations | Month/Year | Duration | Final Result | Physicians Consulted, City & State |
|-----------------|---|------------|----------|--------------|------------------------------------|
| | | | | | |
| | | | | | |
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ACKNOWLEDGMENT AND AUTHORIZATION FOR RELEASE OF INFORMATION (Please read carefully)

- I represent that the statements contained herein, including those made in response to the Medical History Statement questions and any attachments, are true and complete, to the best of my knowledge and belief, and I understand that they form the basis of any coverage under the Group Policy(ies). I understand that any misstatements or failure to report information which is material to the issuance of coverage may be used as a basis for rescission of my insurance and/or denial of payment of a claim, subject to the incontestability provisions in the Group Policy(ies). I agree to notify The Standard Life Insurance Company of New York of any change in my medical condition while my enrollment application is pending. I agree that if my application is approved by The Standard Life Insurance Company of New York, the effective date of any coverage will be determined in accordance with the terms of the Group Policy(ies), including any applicable Active Work requirement. I agree that if my application is declined, The Standard Life Insurance Company of New York's liability is limited to the return of any premium which may have been paid.
- To any physician, health care provider, hospital, insurance or reinsurance company, the Medical Information Bureau, Inc. (MIB), or any employer: I authorize you to release to The Standard Life Insurance Company of New York or its reinsurers all medical information you have about me including medical history, diagnosis, prognosis and treatment of any physical, mental or emotional condition. I understand that The Standard Life Insurance Company of New York will use the information obtained by this authorization to determine my eligibility for group insurance coverage. I further authorize The Standard Life Insurance Company of New York to release this information to its reinsurers, MIB, and to other insurance companies to which I have applied for insurance coverage or benefits.
- I understand that if my application is approved, premiums shall be paid in accordance with the provisions of the Group Policy(ies), and my coverage will be subject to all terms and conditions of the Group Policy(ies) and state limitations.
- For Member/Employee: If I currently have a Life and/or Trust Life beneficiary designation on file with my plan administrator, I understand the designation(s) on file will also apply to any approved amounts. If I have no beneficiary designation(s) on file or I wish to change the name of the current beneficiary(ies), I will contact my plan administrator.
- I understand that insurance on a Spouse or other Dependent, if any, is payable to the Member/Employee, if living, or as provided under the terms of the Group Policy(ies).
- I acknowledge that I have read and received the Information Practices Notice, the Fraud Notice, and I have kept a copy of this Medical History Statement.
- I understand a copy of this authorization will be provided to me, or my authorized representative, upon request. This authorization will remain valid one year from the date below. A photocopy of this authorization shall be as valid as the original.
- I understand that I have the right to revoke this authorization at any time by sending a written statement to The Standard Life Insurance Company of New York. I further understand that the revocation of the authorization, or the failure to sign the authorization, may impair The Standard Life Insurance Company of New York's ability to evaluate or process my application and may be a basis for denying my application for insurance coverage.

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|--|--------------|
| Signature of Applicant (or Member/Employee for Dependent Child) | Dated |
|--|--------------|

Note: Declinations do not affect either Guarantee Issue Amounts not subject to Evidence Of Insurability or other coverages already in force with The Standard Life Insurance Company of New York.

| | |
|----------------|------------------------|
| Applicant Name | Social Security Number |
|----------------|------------------------|

INFORMATION PRACTICES NOTICE

To help us determine your eligibility for group insurance, we may request information about you from other persons and organizations. For example, we may request information from your doctor or hospital, other insurance companies, or MIB, Inc. (Medical Information Bureau). We will use the authorization you signed on this form when we seek this information.

- MIB (MEDICAL INFORMATION BUREAU) – Information regarding your insurability will be treated as confidential. The Standard Life Insurance Company of New York or its reinsurers may, however, make a brief report thereon to MIB, a not-for-profit membership organization of 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 in its file.

Upon receipt of a request from you MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). 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: Post Office Box 105, Essex Station, Boston, Massachusetts 02112.

The Standard Life Insurance Company of New York may release information in its file to its reinsurers, and The Standard Life Insurance Company of New York, or its reinsurers, may release information in 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.

- DISCLOSURE TO OTHERS – The information collected about you is confidential. We will not release any information about you without your authorization, except to the extent necessary to conduct our business or as required or permitted by law.
- YOUR RIGHTS – You have a right to know what information we have about you in our underwriting file. You also have a right to ask us to correct any information you think is incorrect. We will carefully review your request and make changes when justified. If you would like more information about this right or our information practices please write to us at Medical Underwriting, The Standard Life Insurance Company of New York, 41 Donald B. Dean Drive, South Portland, Maine 04106-6914 or call 1-888-456-3505.

FRAUD NOTICE (Only applies to Accident and Health Insurance (AD&D/Disability/Dental))

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 is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.