



APPLICATION FOR DISABILITY INSURANCE

PETERSEN INTERNATIONAL UNDERWRITERS

Producer #: _____

PART I.

Applicant's Name: First _____ M.I. _____ Last _____ Designation: _____

Date of Birth: _____ / _____ / _____ Height: _____ Weight: _____ Sex: Male Female

Address: _____

City _____ State _____ Zip Code _____

E-mail: _____ Telephone (_____) _____ - _____

Employer's Name: _____

Employer's Address: _____

City _____ State _____ Zip Code _____

Occupation: _____ Daily Duties: _____

Specialty: _____ Length of Service: _____

Policy Owner: _____ Loss Payee: _____

(If other than Insured) (If other than Insured)

Owner Address: _____

City _____ State _____ Zip Code _____

Payment Mode: Multi-Year Prepay Annual Semi-Annual Quarterly Monthly (EFT/CC)

Bill To: Applicant's Address E-mail Owner's Address Employer - Attn.: _____

(Please Select One) Other: _____

1. Are you actively at work? Yes No

***If "Yes" is answered for any of the following questions please provide full details in the space below.
If there is not sufficient space, please attach your answers on a separate sheet.***

2. Is foreign travel or residence contemplated? Yes No
3. Has your occupation changed within the last 2 years? Yes No
4. Do you ever engage in hazardous sports or hobbies? Yes No
5. Are you a party to any legal proceeding at this time? Yes No
6. Are you aware of any fact that could change your occupation or financial stability? Yes No
7. Do you have or have you ever had a professional license for your occupation? Yes No
8. If the answer to Question 7 is "Yes" has that license ever been suspended, revoked, restricted or has there ever been any hearing, or is a hearing pending concerning that professional license? Yes No
9. Have you ever been convicted of any felony or misdemeanor or do you have any charges pending? Yes No
10. Have you or any business of which you had any ownership in filed for bankruptcy in the last 5 years? Yes No
11. Have you had a driver's license suspended or revoked in the last 3 years; been convicted of 3 or more moving violations; been convicted of driving while impaired or intoxicated? Yes No
12. Have you ever had disability, life, health, or accident insurance declined, postponed, cancelled, rated, or modified, or reinstatement of such refused? Yes No

Details: _____

PLEASE INITIAL THE FOLLOWING

I have read or had read to me and understand each of the questions and statements on this entire application and no one has prevented me from spending as much time as I felt was necessary to understand this application. _____





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PART I.

| | Current YTD 20__ | Last Year 20__ | Two Years Ago 20__ |
|---|---------------------|-------------------|-----------------------|
| 13. What was your gross earned income less business expenses, but before taxes from your profession? | US\$ _____ | US\$ _____ | US\$ _____ |
| 14. What was "other income" from dividends, interest, rents, royalties, estates and trusts, etc.? (Circle items.) | US\$ _____ | US\$ _____ | US\$ _____ |
| 15. a) What was contributed to IRA, HR10, qualified pension or profit-sharing plan? | US\$ _____ | US\$ _____ | US\$ _____ |
| b) Is this included in #13? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |

Please indicate the type of coverage and the amount of coverage that you are applying for.

16. If a proposal was obtained, please provide the proposal number being applied for (lower left corner): _____

17. Personal Overhead Expense Key Person Loan Indemnification Buy/Sell Other _____

18A. Section I — Monthly Benefits (if applicable)

Monthly Benefit requested: _____ US\$
Elimination Period requested: _____ Days
Benefit Period requested: _____ Months

18B. Section I - Optional Riders:

- Residual
- COLA
- Partial (Key Person Only)
- Prime Flex (Loan Indemnification Only)
- Salary Replacement Rider Requested: _____ (Overhead Expense Only)

19. Section II — Lump Sum Benefit (if applicable)

Principal Sum requested: _____ US\$
Elimination Period requested: _____ Months

20. Does your employer provide disability benefits or salary continuation benefits? Yes No

21. Please list all disability insurance (including individual, group, mortgage, and credit plans) for which you are applying, have in force, or are reinstating. If none, please indicate "None". None

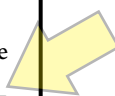
| Insurer | Issue Date | Personal DI Monthly Benefit | Business Overhead Monthly Benefit | Buy/Sell Disability | Other Disability |
|---------|------------|-----------------------------|-----------------------------------|---------------------|------------------|
| | | | | | |
| | | | | | |
| | | | | | |

If "None" was answered for question #21, please proceed to question #23.

22. Are you terminating any existing policies listed above in order to qualify for the coverage now being applied for? Yes No
If "Yes" please indicate the coverage that is to be terminated. _____

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PART II.

23. Primary care physician: a. Name & address: _____
 b. Date and reason last seen: _____
 c. Results of last visit: _____
24. Last healthcare provider seen: a. Name & address: _____
 b. Date and reason last seen: _____
 c. Results of last visit: _____

*If "Yes" is answered for any of the following questions please provide full details in the space below.
 If there is not sufficient space, please attach your answers on a separate sheet.*

25. Have you ever been evaluated or treated for any injury, condition or disorder involving the following?
- | | | | |
|-------------------------|--|--|--|
| a. Eyes | <input type="checkbox"/> Yes <input type="checkbox"/> No | aa. Sleep apnea | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b. Ears | <input type="checkbox"/> Yes <input type="checkbox"/> No | ab. Gallbladder | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. Nose | <input type="checkbox"/> Yes <input type="checkbox"/> No | ac. Convulsions/Seizures | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| d. Cyst | <input type="checkbox"/> Yes <input type="checkbox"/> No | ad. Concussions | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| e. Gout | <input type="checkbox"/> Yes <input type="checkbox"/> No | ae. Blood vessels | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| f. Knees | <input type="checkbox"/> Yes <input type="checkbox"/> No | af. Lymph nodes | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| g. Back/spine/neck | <input type="checkbox"/> Yes <input type="checkbox"/> No | ag. Intestinal tract including stomach | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| h. Arms/hands/legs/feet | <input type="checkbox"/> Yes <input type="checkbox"/> No | ah. Urinary system | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| i. Skin | <input type="checkbox"/> Yes <input type="checkbox"/> No | ai. Arthritis/joints /rheumatism | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| j. Liver | <input type="checkbox"/> Yes <input type="checkbox"/> No | aj. Nervous system | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| k. Heart | <input type="checkbox"/> Yes <input type="checkbox"/> No | ak. Growth/tumor | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| l. Blood | <input type="checkbox"/> Yes <input type="checkbox"/> No | al. Unconsciousness | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| m. Bones | <input type="checkbox"/> Yes <input type="checkbox"/> No | am. Circulatory system | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| n. Throat | <input type="checkbox"/> Yes <input type="checkbox"/> No | an. Fainting/dizziness | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| o. Hernia | <input type="checkbox"/> Yes <input type="checkbox"/> No | ao. Paralysis/weakness | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| p. Cancer | <input type="checkbox"/> Yes <input type="checkbox"/> No | ap. High blood pressure | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| q. Bladder | <input type="checkbox"/> Yes <input type="checkbox"/> No | aq. Disorder of the brain/brain injury | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| r. Muscles | <input type="checkbox"/> Yes <input type="checkbox"/> No | ar. Mental/Emotional/Psychiatric | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| s. Kidneys | <input type="checkbox"/> Yes <input type="checkbox"/> No | as. Lungs | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| t. Glands | <input type="checkbox"/> Yes <input type="checkbox"/> No | at. Asthma | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| u. Thyroid | <input type="checkbox"/> Yes <input type="checkbox"/> No | au. Allergies | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| v. Pancreas | <input type="checkbox"/> Yes <input type="checkbox"/> No | av. Tuberculosis | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| w. Diabetes | <input type="checkbox"/> Yes <input type="checkbox"/> No | aw. Respiratory system | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| x. Chest pain | <input type="checkbox"/> Yes <input type="checkbox"/> No | ax. Reproductive system | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| y. Headaches | <input type="checkbox"/> Yes <input type="checkbox"/> No | ay. Are you now pregnant? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| z. HIV/AIDS | <input type="checkbox"/> Yes <input type="checkbox"/> No | az. Any condition not mentioned previously? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

| Question # | Details of Conditions/Treatment | Date & Duration | Details and Degree of Recovery | Doctors & Hospitals with Addresses |
|------------|---------------------------------|-----------------|--------------------------------|------------------------------------|
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| | | | | |

(Use additional sheets if needed)

PLEASE INITIAL THE FOLLOWING

I have read or had read to me and understand each of the questions and statements on this entire application and no one has prevented me from spending as much time as I felt was necessary to understand this application. _____



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PART II.

*If "Yes" is answered for any of the following questions please provide full details in the space below.
If there is not sufficient space, please attach your answers on a separate sheet.*

26. Have you used tobacco at any time within the last three years? Yes No
27. Has your weight increased or decreased more than 10 pounds within the last year? Yes No
28. Are you now taking/using prescription medication and/or nonprescription medication? Yes No
29. In the last 60 days, have you taken any medicines which are not listed in #28? Yes No
30. Within the last 5 years have you had or been advised to have a surgical operation or hospitalization? Yes No
31. Have you ever received or requested benefits or payments because of an injury or illness or disability? Yes No
32. Within the last 5 years have you had x-rays, electrocardiograms, blood studies or other diagnostic tests? Yes No
33. Has a parent, or sibling ever had diabetes, heart disease, cancer, inherited disorder, or mental illness? Yes No
34. Within the last 5 years have you had any procedures, examination or tests recommended which have not been completed? Yes No
35. Except as prescribed by a physician, have you ever used heroin, cocaine, codeine, barbiturates, amphetamines, hallucinogens, or other drugs? Yes No
36. Within the last 5 years have you received medical treatment, attended a program or been counseled for alcohol or drug abuse or been advised by a member of the medical profession to reduce the use of alcohol? Yes No

| Question # | Details of Conditions/Treatment | Date & Duration | Details and Degree of Recovery | Doctors & Hospitals with Addresses |
|------------|---------------------------------|-----------------|--------------------------------|------------------------------------|
| | | | | |
| | | | | |
| | | | | |
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| | | | | |

(Use additional sheets if needed)

37. To the best of your knowledge and belief, are you in good health and free from any mental or physical impairment, except as described in this application? Yes No - If No, please provide details: _____

38. Family history. Please complete the information in the grid below

| Age if Living | Age at Death | Cause of Death | Medical Conditions/History |
|---------------|--------------|----------------|----------------------------|
| Father | | | |
| Mother | | | |
| Siblings | | | |

IT IS UNDERSTOOD AND AGREED: 1) that all answers to the questions on this application, to the best of my knowledge and belief, are complete and true, 2.that all answers on this application shall form the basis of the issuance of any coverage hereunder, 3) that in the event of any fraud, misstatement, concealment, or failure to disclose information in response to any question on this application, whether intentional or inadvertent, any insurance coverage issued based upon this application may become void, and no benefits shall be payable, and 4) the insurance hereunder applied for shall take effect on the date set forth on the certificate, if issued, provided the first premium and all requirements are received within 31 days of the effective date and there have been no changes to any questions on this application between the date of application and the effective date of the certificate. 5) I have read or had read to me and understand each of the questions and statements on this entire application. 6) No one has prevented me from spending as much time as I felt was necessary to understand this application.

Signature of Applicant

Date: _____

Signature of Policy Owner - (if not Applicant)

Date: _____



DISABILITY BUY/SELL QUESTIONNAIRE

Firm Name: _____

Business Structure: Sole Proprietor Partnership LLC "C" Corporation "S" Corporation

Type of Business: _____ Number of Employees: _____ Date Organized: _____

Effective Date of Agreement: _____

Agreement Type: Cross-Purchase Entity Purchase Other: _____

Is the Agreement Trusteed? Yes No, Name of Trustee: _____

| Parties To Agreement | Age | Current Annual Salary | % of Ownership | Current Value of Business Interest | Insurance In-Force to Fund Agreement | |
|----------------------|-----|-----------------------|----------------|------------------------------------|--------------------------------------|------------|
| | | | | | Life | Disability |
| | | | | | | |
| | | | | | | |
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| | | | | | | |

Is each party to the Agreement actively engaged full-time in the business? Yes No If no, please provide details: _____

Has the business or any of its owners undergone receivership or bankruptcy or suffered financial reverses in the past 5 years?

Yes No If yes, please provide details: _____

Is the business or any of its owners a party to any legal proceeding at this time? Yes No If yes, please provide details: _____

Attach Previous 2 Years Corporate/Company Tax Returns (all schedules)

IT IS UNDERSTOOD AND AGREED:

I have read or had read to me and understand each of the questions and statements on this entire questionnaire and no one has prevented me from spending as much time as I felt was necessary to understand this questionnaire.

Name _____ Title _____

Signature _____ Date _____

AUTHORIZATION TO RELEASE PERSONAL INFORMATION

In Compliance with HIPAA & Financial Privacy Regulation

I, the proposed insured, authorize all Healthcare Providers that have been involved in my care, diagnosis or treatment including, but not limited to Physicians, Medical Practitioners, Hospitals, Clinics, Medically related facilities, Rehabilitation facilities, Laboratories, Pharmacy, Insurance or Reinsurance Company, or Consumer Reporting Agency, to disclose my medical records to Petersen International Underwriters, or its assigned authorized agent/representative including, but not limited to: Secure Image Solutions, for the purpose of insurance underwriting or claims administration.

For purposes of this authorization, medical records shall include all health information pertaining to any medical history or physical condition and treatment received including, but not be limited to patient histories, progress notes, test results, X-ray/laboratory and other reports, psychiatric evaluations, drug and/or Alcohol Treatment, HIV Tests/Test Results, and any other pertinent medical information.

I understand and agree that Petersen International Underwriters may disclose my medical records and the information contained in those records to third parties such as insurance companies or insurance underwriters, attorneys, or to representatives of such third parties (including reinsurers and information agencies) for the purpose as stated in the above. Additionally, it is understood that disclosure of medical conditions as they relate to my insurability may be disclosed to persons with a direct insurable interest. Medical or financial information, as it affects my insurability or any claim, may also be discussed with my insurance agent or broker. I also understand that when my medical records are disclosed pursuant to this Authorization, my medical records and the information contained in those records may be subject to re-disclosure by the recipient and may no longer be protected by Federal Privacy Laws.

I understand that I may revoke this Authorization, except to the extent that any health care provider or Petersen International Underwriters, has acted in reliance upon this Authorization. My revocation of this Authorization must be in writing to Petersen International Underwriters.

A copy of this signed Authorization is valid as the original. I have the right to a copy of this Authorization. This Authorization will expire 2 years after the date that I have signed this Authorization.

Printed Name of Proposed Insured

Date of Birth

Signature of Proposed Insured

Date

*Printed Name of Legal Representative (if other than Proposed Insured)

Relationship to the Proposed Insured

Signature of Legal Representative (if other than Proposed Insured)

Date

**If the individual whose information is being disclosed is a minor, a parent or legal guardian must sign.*

Please Email, Fax or Mail This Form To:



PETERSEN
INTERNATIONAL UNDERWRITERS

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www.piu.org • piu@piu.org

HIPAA 05.12