

HEALTH HISTORY (CONTINUED)

- 28. Have you ever used barbiturates, narcotics, excitants or hallucinogens, or ever sought help or treatment for their use or alcohol use? Yes No
 - 29. Other than above, have you, within the past five years, had medical or surgical advice or treatment, had a physical examination, or been under observation for any disease or disorder? Yes No
 - 30. Have you ever made an application for disability, health or life insurance which has been declined, modified or rated up? (If yes, give names of organization, kinds of insurance, dates and reason.) Yes No
 - 31. Do you have a physical impairment or deformity? Yes No
 - 32. Have you ever made claim or received benefits for disability from any source? Yes No
 - 33. Are you presently taking any prescribed medication? Yes No
 - 34. Have you used any tobacco products in the past 12 months? Yes No
- Give details of "Yes" answers to 24-34. Include diagnoses, dates, physicians and addresses.

35. Disability income insurance in force: (if none, so state). Is replacement intended? Yes No
 If yes please explain:

Company Name	Mo. Benefit	Benefit Period	To Be Replaced or Changed?	Policy Number
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	

If the Plan of Insurance applied for cannot be issued within the Underwriting Guidelines, would you like this application to be considered for other Disability Income plans available? Yes No

I understand and acknowledge the following: By applying for this insurance, I am also being accepted as a member of the United Associations of America Group Insurance Trust. The Master Policy for this insurance is issued to the Trust. I will receive a certificate as evidence of my insurance under the Trust Policy. The Trust is not the Insurance Company. The Trust has no responsibility for this insurance except to hold the Policy.

I understand and agree that, under the terms of the insurance applied for, any indemnity for loss of time will not commence until after the _____ day of any period of disability for accident, sickness, and/or nervous or mental disorders, and not before.

I have read the foregoing answers and state that they are full, complete and true as of the date I signed this application, and may be relied upon as the basis for any contract, which may be issued on account of this application. These statements are to be considered representations and not warranties. I understand any material misstatements or omissions made by me in this form may be used as a basis for rescinding my coverage. This means all claims will be denied and the Insurance Company's liability will be limited to a full refund of premiums less any claims previously paid.

I have received and read a copy of the Pre-Notice, which describes how information is obtained and used by Fidelity Security Life Insurance Company.

I authorize any licensed physician, medical practitioner, hospital, clinic, or other medical or medically related facility, insurance company, RISK Insurance and Reinsurance Solutions, Inc., or the MIB Group, Inc., and its members that has any records or knowledge of my physical or mental health, including significant history, findings, diagnosis and treatment or nonmedical information, such as driving records, any criminal activity or association, hazardous sport or aviation activity, use of alcohol or drugs, and other applications of insurance, to give to Fidelity Security Life Insurance Company, plan administrators, business associates, or its reinsurers, any such information for use to determine eligibility for insurance or benefits under an existing policy. Fidelity Security Life Insurance Company may release to the plan administrators, business associates, other insurance companies, MIB Group, Inc., and its members, or others whom I authorize in writing, information covered by this authorization. A photographic copy of this authorization shall be as valid as the original. I agree this authorization shall be valid for two years from the date shown below.

I hereby represent that I have reviewed the fraud warning notice included with this application for my state of residence.

Dated at _____ this _____ day of _____,

Witnessed by **X** _____ **X** _____
 Signature of Licensed Agent or Witness Signature of Proposed Insured

Agent's Name (please print).	How well and how long have you known the Proposed Insured? _____
I.D. No.	Is replacement intended? Yes <input type="checkbox"/> No <input type="checkbox"/>
Address	
City/State/Zip	Agent Signature X _____
Telephone No. ()	Agent No. _____

FRAUD WARNING NOTICE	
-----------------------------	--

For residents of all states (except the following)	Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.
District of Columbia	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.
Kentucky	Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.
Tennessee	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.
Nebraska	Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.
New Jersey	Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**Premium Receipt --- Do Not Detach Unless Full First
Premium Is Paid With Application**

Received from _____

the sum of \$ _____

for the full first premium specified in the application for insurance in the Fidelity Security Life Insurance Company which bears the same date as this receipt. The insurance under the Policy for which application is made will be effective on the date approved by the Company. If the Proposed Insured is not insurable and acceptable, the Company will refund all premiums paid to date by the Proposed Insured. This receipt will be void if given for check or draft which is not honored on presentation.

Do not make check payable to agent or leave payee blank.

_____, 20 Agent _____

PRE-NOTICE

Although your application is our main source of information, we at Fidelity Security Life Insurance Company may also collect or verify information pertaining to age, occupation, physical condition, health history and avocations by contacting various individuals or organizations by correspondence, telephone or personal contact. It may be necessary for us to share information we obtain with an individual or organization related to the medical or insurance industry or with an individual performing a function for us without your express written authorization.

Information regarding your insurability will be treated as confidential. Fidelity Security Life Insurance Company or its reinsurers may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, 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 each company with the information about you 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 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

Fidelity Security Life Insurance Company 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.

93-22714 Rev 0810



FIDELITY SECURITY LIFE INSURANCE COMPANY

HIPAA AUTHORIZATION

I have received and read a copy of the Pre-Notice which describes how information is obtained and used by Fidelity Security Life Insurance Company. I authorize any licensed physician, medical practitioner, hospital, clinic, or other medical or medically-related facility, insurance company, its authorized representatives, Pharmacy Benefit Manager, MIB, Inc. (MIB), IntelliScript, or other organization or institution that has any records or knowledge of me or my {or my dependents'} physical or mental health, including significant history, findings, diagnoses and treatment or nonmedical information, such as driving records, any criminal activity or association, hazardous sport or aviation activity, use of alcohol or drugs, and other applications of insurance, to give to Fidelity Security Life Insurance Company, its plan administrators, business associates, or its reinsurers, any such information for use to: 1) underwrite my applications for coverage, make eligibility, risk rating, policy issuance and enrollment determinations; 2) obtain reinsurance; 3) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 4) administer coverage; and 5) conduct other legally permissible activities that relate to any coverage I have or have applied for with Fidelity Security Life Insurance Company.

Fidelity Security Life Insurance Company or its authorized representatives may release to its plan administrators, business associates, other insurance companies, MIB, or others whom I authorize in writing, information covered by this authorization. I authorize Fidelity Security Life Insurance Company or its reinsurers to make a brief report of my personal health information to MIB. A photographic copy of this authorization shall be as valid as the original.

I agree this authorization shall be valid for 30 months from the date shown below. I understand that I have the right to revoke this authorization in writing, at any time, by providing written request for revocation to: Fidelity Security Life Insurance Company at P.O. Box 418131, Kansas City, MO 64141-8131, Attention: Privacy Officer. I understand that any information that is disclosed pursuant to this authorization may be re-disclosed and no longer covered by federal rules governing privacy and confidentiality of health information. I understand that My Providers may not refuse to provide treatment or payment for health care services if I refuse to sign this authorization. I further understand that if I refuse to sign this authorization to release my complete medical record, Fidelity Security Life Insurance Company may not be able to process my application, or if coverage has been issued, may not be able to make any benefit payments. I understand I will receive a copy of this authorization.

Signature of Proposed Insured

Month/Day/Year

Printed Name of Proposed Insured

Date of Birth

City

State

AUTHORIZATION TO COMPLY WITH HIPAA PRIVACY REQUIREMENTS

In connection with an application for insurance, for underwriting and claim purposes, I authorize:

- Any medical practitioner or facility or related entity; any insurer; The Medical Information Bureau, Inc. (MIB); any employer; group policyholder; contract holder, or any benefit plan administrator to give Fidelity Security Life Insurance Company (the "Company"), or **Risk Insurance and Reinsurance Solutions, Inc.**, who is acting on behalf of the Company in this regard:
 - Personal information and data about me;
 - Medical information, records and data about me, including information, records and data about drugs prescribed, medical test results and sexually transmitted diseases;
 - Information, records and data about me related to alcohol and drug abuse and treatment, including information and data records and data related to alcohol and drug abuse protected by Federal Regulations 42 CFR Part 2;
 - Information, records and data about me related to Acquired Immune Deficiency Syndrome (AIDS) or AIDS related conditions including, where permitted by applicable law, Human Immunodeficiency Virus (HIV) test results; and
 - Information, records and data about me related to mental illness, other than psychotherapy notes.
- The Company to re-disclose information, records and data received pursuant to this Authorization about me as authorized by me in writing or as otherwise permitted by applicable law.
- The Company, or any third party acting on behalf of the Company in this regard, to request and obtain consumer, investigative consumer or motor vehicle reports about me.
- Any employer, business associate, financial institution, or government agency to give the Company, or any third party acting on behalf of the Company in this regard, any information or data that it may have about my occupation, avocations, driving record, finances, character, reputation and aviation activities.

By signing below, I acknowledge my understanding that: I Have received and read a copy of the Pre-Notice which Describes how information is obtained and used by Fidelity Security Life Insurance Company.

- All or part of the information, records and data that the Company receives pursuant to this Authorization may be disclosed to the MIB. Such information may also be disclosed to and used by any reinsurer, employee, affiliate or independent contractor who performs a business service for the Company on the insurance applied for or on existing insurance with the Company, or disclosed as otherwise required or permitted by applicable laws.
- Medical information, records and data that may have been subject to federal and state laws or regulations, including federal rules issued by Health and Human Services, setting forth standards for the use, maintenance and disclosure of such information by health care providers and health plans and records and data related to alcohol and drug abuse protected by Federal Regulations 42 CFR Part 2, once disclosed to the Company, may no longer be covered by those laws or regulations.
- Information obtained pursuant to this Authorization about me may be used, to the extent permitted by applicable law, to determine the insurability of other family members.
- I may be asked to be interviewed if an investigative consumer report is ordered. Please call me at () _____, time: _____ if such a report is ordered.
- Information related to HIV test results will only be disclosed as permitted by applicable law.
- This Authorization will end 30 months from the date on this form or sooner if prescribed by law. I may revoke it at any time by writing to Fidelity Security Life Insurance Company, Attn: HIPAA Privacy Law Compliance Officer, 3130 Broadway, Kansas City, Missouri 64111 and advising the Company that I have revoked this Authorization. Revocation may result in rejection of the application or in denial of coverage or a claim for benefits. Any action taken before the Company has received my revocation will be valid.
- **I understand that I will receive copy of this authorization.**

A photocopy of this form is as valid as the original form.

Signature of Proposed Insured: _____ Date: _____

Printed Name of Proposed Insured: _____

Date of Birth: _____



FIDELITY SECURITY LIFE INSURANCE COMPANY®

3130 Broadway
Kansas City, Missouri 64111-2406
Phone 800-648-8624
A STOCK COMPANY
(Herein Called "the Company")

NOTICE AT COLLECTION FOR CALIFORNIA RESIDENTS

Fidelity Security Life Insurance Company® ("FSL", "we", "us" or "our") is committed to being transparent about how we use, collect and protect personal information. This Notice at the Time of Collection ("CCPA Notice") describes the categories and common examples of personal information collected from California residents ("you", "your") and the purposes for which the categories of personal information will be used. We adopt this Notice to comply with the California Consumer Privacy Act of 2018 (CCPA). This CCPA Notice does not apply to consumers' personal information exempted from the CCPA, such as personal information collected pursuant to (i) the federal Gramm-Leach-Bliley Act and its implementing regulations or the California Financial Information Privacy Act; or (ii) certain medical and health information covered by HIPAA.

We collect information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household ("personal information"). We may collect, and within the last twelve (12) months we may have collected, the following categories of personal information from the sources identified below for the business and commercial purposes indicated, and shared such categories of personal information with the specified categories of third parties.

What Information Does FSL Collect?

FSL collects the following types of personal information from you as categorized by the CCPA:

CCPA Category of Personal Information	Examples
Personal Identifiers.	Examples include but are not limited to: a real name, alias, postal address, unique personal identifier, email address, social security number, driver's license number, or other similar identifiers.
Categories of personal information described in the California Customer Records Statute (Cal. Civ. Code 1798.80).	Examples include but are not limited to: a name, signature, social security number, address, telephone number, driver's license or state identification card number, insurance policy number, education, employment information including history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.
Internet or other electronic network activity information	Examples include but are not limited to: browsing history, search history, and information regarding a consumer's interaction with an Internet Web site, application, or advertisement.
Characteristics of protected classes under California or federal law.	Examples include but are not limited to: age, gender, pregnancy, citizenship, familial status, medical condition, physical or mental disability, veteran or military status.
Sensory Data	Examples include but are not limited to: voice recordings of telephone calls with us, audio, voice, electronic, or similar information.

Business Purposes for which the Categories of Personal Information is Used

We may use your personal information for performance of our services, and for other purposes as permitted by law. Some examples include:

- Marketing and providing insurance to California residents;
- Determining your eligibility for a quote;
- Calculating your premium;
- Administering claims;
- Answering questions and providing notifications;
- Supporting day-to-day business operations and insurance related functions;
- Detecting security incidents, protecting against fraudulent or illegal activity, and to comply with regulatory and law enforcement authorities;
- Confirming your identity and servicing your policy;
- Providing customer and technical support;
- Enhancing your customer experience and improving our products and services;
- Creating, maintaining, customizing and securing accounts;
- Undertaking internal research for technological development;
- Developing and offering new products and services;
- Marketing products and services with strategic partners;
- Exercising and defending our legal rights and positions;
- Managing risk and securing our systems, assets, infrastructure, and premises;
- Responding to law enforcement requests and as required by applicable law, court order, or governmental regulations;
- To fulfill FSL's contractual obligations;
- To help ensure the safety and security of FSL's staff, assets, and resources, which may include, but is not limited to, physical and virtual access controls and access rights management; supervisory controls and other monitoring and reviews, as allowed by law; and emergency and business continuity management; and
- As otherwise required by federal or state law.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated or incompatible purposes without providing you notice.

Additional Information

FSL does not sell consumers' personal information triggering opt out requirements under CCPA.

For additional information on the Personal Information we collect and your rights under the CCPA, please review our California Privacy Notice found on our website at www.fslins.com.

If you have questions about this Notice, please contact us at:

Phone: 800-648-8624
Email: CCPA-Request@fslins.com
Address: Fidelity Security Life Insurance Company
Attn: Customer Service Department
3130 Broadway
Kansas City, MO 64111

Automatic (ACH) premium payment authorization form



As a service to our customers, this form may be used in lieu of submitting monthly checks.

To enroll in the Automatic Payment Plan:

1. Complete the authorization form below.
2. Attach a voided check (for checking accounts)
3. Send both items by fax: (954) 642-2521 or by mail: Risk Insurance, 1111 Brickell Avenue, Ste. 2600, Miami, FL 33131

Please pay your first premium by check: Please pay your first Premium by check even if you decide to enroll in an Automatic Payment Plan. Once your request is processed, Automatic deductions will appear on your bank statement within 3 days of the Due Date (1st, 2nd or 3rd of the month.).

OR please draft initial premium from my checking account ___ Monthly ___ Quarterly ___ Semiannual ___ Annual

Draft Date 1st ___ 15th ___ of the month.

Processing time: We will process your account for automatic deduction as soon as possible after we receive your form. Typically allow 30 days to process your request. *In the meantime please make your regularly scheduled payments by check when you receive a premium notice until you receive a premium notice that indicates "Do not mail your payment - balance will be automatically deducted on the due date".*

I hereby authorize Fidelity Security Life Insurance Company (FSL) to initiate premium deductions from the bank account indicated below. I further authorize the bank named below to debit my account for those payments. Recurring debits shall be made each month in an amount equal to the premium amount due.

POLICYHOLDER INFORMATION

First Name: _____ Last Name: _____ Policy #: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone #: _____ Mobile Phone #: _____ Email address for notifications: _____

BANK ACCOUNT INFORMATION

Name on Account: _____

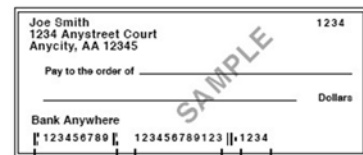
Bank Name: _____ Account Type: Checking Account Savings Account

Bank Account Routing / Transit Number*: _____

*This is typically a nine digit number separated by a bar and a colon |: 123456789 |:

Bank Account number: _____

For accurate processing, please attach a voided check



Routing Number Account Number Check Number

Signature of Bank Account Holder: _____ Date: _____

You may cancel the Automatic Payment Plan at anytime by notifying in writing Fidelity Security Life Insurance Company or Risk Insurance and Reinsurance Solutions. To initiate ACH the policy must be current on its premium payments. You must maintain a bank balance sufficient to honor charges presented for payment. If you change banking arrangements, please fill in another authorization form for processing.