

APP 1 Use this application for all risks UNDER \$100,000

WICHITA NATIONAL LIFE INSURANCE COMPANY

711 SW D Avenue • P. O. Box 1709 • Lawton, OK. 73502

AMOUNT APPLIED FOR _____

PREMIUM _____

APPLICATION FOR:

- Single Life — One Person Insured
- Joint Life — Two Persons Insured
(Both must complete, date & sign the application)
- Annual Renewable Term
- Automatic Premium Loan
- Mortgage Protection
- Whole Life
- Level Term Protection
- Rider _____

MODE OF PAYMENT				
ANNUAL	SEMI ANNUAL	QUARTERLY	MONTHLY	BANK DRAFT

OFFICE USE ONLY				
CWA <input type="checkbox"/> Y <input type="checkbox"/> N	APPLICATION #	AGENT #	PLAN #	TERM

NAME OF FIRST PROPOSED INSURED _____

ADDRESS _____

CITY, STATE, ZIP _____

SOCIAL SECURITY NUMBER _____

PRIMARY BENEFICIARY & RELATIONSHIP _____

CONTINGENT BENEFICIARY & RELATIONSHIP _____

OWNER IF NOT PROPOSED INSURED _____

NAME OF SECOND PROPOSED INSURED _____

ADDRESS _____

CITY, STATE, ZIP _____

SOCIAL SECURITY NUMBER _____

PRIMARY BENEFICIARY & RELATIONSHIP _____

CONTINGENT BENEFICIARY & RELATIONSHIP _____

OWNER IF NOT PROPOSED INSURED _____

PROPOSED INSURED	DATE OF BIRTH	AGE	STATE OF BIRTH	HEIGHT	WEIGHT	SEX	OCCUPATION	HOME PHONE	WORK PHONE
FIRST									
SECOND									

IF NOT ACTIVELY WORKING, PLEASE EXPLAIN

- | <p>1. Have you ever been told you have or have you been treated for any of the following disorders or diseases: cancer, epilepsy, heart attack, heart murmur, irregular heartbeat or any other heart defect, high blood pressure, diabetes, circulatory disease, nervous or mental disorder or disorder of the brain, nervous system, liver, kidney, lung or respiratory disease?</p> <p>2. Within the last 5 years have you consulted, been examined or treated by a physician or have you been under observation or treated at a clinic, hospital or sanitarium or have you ever been rated or declined for life insurance?</p> <p>3. Have you ever used or been treated for the use of illegal drugs or ever received treatment for or joined an organization for alcoholism or alcohol abuse?</p> <p>4. Do you know of any impairment, disease or disorder now existing in your health or mental condition for which you have not seen a physician?</p> <p>5. Have you ever been told you have or have you been treated for an immune deficiency disorder, AIDS, the AIDS related complex, (ARC) or tested positive for the AIDS virus?</p> <p>6. Have you used tobacco during the past twelve (12) months?</p> <p>7. Has any insurance been cancelled, or the renewal or reinstatement been refused?</p> | <table border="0"> <tr> <th>FIRST PROPOSED INSURED</th> <th>SECOND PROPOSED INSURED</th> </tr> <tr> <td><input type="checkbox"/> YES <input type="checkbox"/> NO</td> <td><input type="checkbox"/> YES <input type="checkbox"/> NO</td> </tr> <tr> <td><input type="checkbox"/> YES <input type="checkbox"/> NO</td> <td><input type="checkbox"/> YES <input type="checkbox"/> NO</td> </tr> <tr> <td><input type="checkbox"/> YES <input type="checkbox"/> NO</td> <td><input type="checkbox"/> YES <input type="checkbox"/> NO</td> </tr> <tr> <td><input type="checkbox"/> YES <input type="checkbox"/> NO</td> <td><input type="checkbox"/> YES <input type="checkbox"/> NO</td> </tr> <tr> <td><input type="checkbox"/> YES <input type="checkbox"/> NO</td> <td><input type="checkbox"/> YES <input type="checkbox"/> NO</td> </tr> <tr> <td><input type="checkbox"/> YES <input type="checkbox"/> NO</td> <td><input type="checkbox"/> YES <input type="checkbox"/> NO</td> </tr> </table> | FIRST PROPOSED INSURED | SECOND PROPOSED INSURED | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
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COMPLETE IF ANY QUESTION ABOVE MARKED YES (ADDITIONAL SPACE ON REVERSE SIDE.)

QUESTION NUMBER	PROPOSED INSURED	DETAILS	FROM	DATES TO	RESULTS INCLUDING TREATMENT IF ANY	NAME & ADDRESS OF DOCTOR AND DATE OF LAST VISIT

WARNING: 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.

I/we hereby declare that to the best of my/our knowledge and belief the above statements and answers to the above questions are complete and true. I/we agree that this application, any amendment thereto, and any added declaration thereto, shall become a part of the policy herein applied for. Application is hereby made for insurance on the life(s) of the proposed insured(s). It is understood that the Company shall incur no liability because of this application unless it is approved by the Company, and the first premium is paid while the health and other conditions affecting the insurability of the proposed insured(s) are as described in this application.

Authorization: "I/we hereby authorize any licensed doctor, or medical practitioner, hospital, clinic, or other medical or medically related facility, insurance company, MIB, Inc. or other organization, institution, or person that has any records or knowledge of me (us) or my (our) health to give the Company, or its reinsurer(s) any such information. I/we hereby authorize Wichita National Life Insurance Company, or its reinsurers, to make a brief report of my personal health information to MIB, Inc. **NOTICE:** Information authorized for release may include information on physicals, drug, alcohol, communicable or venereal diseases such as hepatitis, syphilis, gonorrhea, HIV/AIDS (Human Immune Deficiency Virus/Acquired Immune Deficiency Syndrome), or other conditions for which I may have been treated while a patient there. I/we acknowledge receipt of the notification form issued in compliance with the Fair Credit Reporting Act and the rules of MIB, Inc. This authorization and/or photocopy of it shall be valid for a period of twenty-four (24) months after the date it is signed. I understand I can revoke this authorization at any time by submitting a written request to the Company at its Home Office.

First Proposed Insured's Signature

Second Proposed Insured's Signature

Agent's Signature

Date

Details & Remarks: _____

Home Office Endorsements:

ASSIGNMENT

I/WE hereby assign to _____, assignee, the proceeds due to become due under the life insurance policy hereby applied for when issued to the extent of any indebtedness due by me/us to said assignee. I/WE agree that in the event of any default Assignee is authorized to cancel this insurance and credit any premium refund toward my indebtedness as his interest may appear. I also agree that this assignment is irrevocable until all indebtedness due Assignee by me/us has been paid in full and that the rights and interest of any beneficiary under said policy are subordinate to the rights and interest of the Assignee.

Signed at _____ this _____ day of _____ 20 _____ .

Proposed Insured's Signature

The foregoing assignment is filed at the Company's Home Office this _____ day of _____ 20 _____ .

Policy Number: _____
_____ Wichita National Life Insurance Company

Who is to pay premium? Applicant Assignee

AGENT'S CERTIFICATION: I certify that I have personally asked the applicant all of the above questions. I have accurately recorded the facts supplied by the applicant. Pre-notice of the MIB, Inc. and Fair Credit Reporting Act was given to the applicant prior to completing this application.

Do you have reason to believe that replacement of any existing insurance or annuity may be involved?
 YES NO (if "Yes," explain in "Details and Remarks.")

_____ CASH RECEIVED WITH APPLICATION: LIFE:\$ _____
Soliciting Agent

AGENT INSTRUCTIONS — REMEMBER, GOOD INSTRUCTIONS = FAST ISSUE.

Procedures For Completing This Life Application — When Applying For:

- Complete all questions.
- A. The applicant's signature should be obtained on all life applications.
 - B. Be sure that required forms are submitted when disclosure is required with life applications, and that all required forms are completed and submitted.
 - C. Under "AGENT'S CERTIFICATION," be sure to sign your name on the application, and also submit with the application all forms required when a replacement is involved.

NAME AND ADDRESS OF BANK

**PLEASE SUBMIT A
VOIDED CHECK FOR
PURPOSE OF
ENCODING THE BANK
ACCOUNT AND
TRANSIT NUMBER**

**AUTHORIZATION TO HONOR CHECKS OR DRAFTS DRAWN BY
WICHITA NATIONAL LIFE INSURANCE COMPANY,
LAWTON, OKLAHOMA**

As a convenience to me, I hereby request and authorize you to pay and charge my account checks or drafts drawn on my account by and payable to the order of the Wichita National Life Insurance Company, Lawton, Oklahoma, provided there are sufficient collected funds in said account to pay the same upon presentation. I agree that your rights in respect to each such check or draft shall be the same as if it were a check drawn on you and signed personally by me. This authority is to remain in effect until revoked by me in writing and until you actually receive such notice I agree that you shall be fully protected in honoring any such check or draft. I further agree that if any such check or draft be dishonored whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

To Bank			POLICY NUMBERS
Address Of Bank	STREET, CITY, STATE		
	ZIP		
CHECKING ACCOUNT NUMBER		ACCOUNT TITLE IF APPLICABLE	
Bank Routing Number	TODAY'S DATE	YOUR BANK SIGNATURE	

AN INDEMNIFICATION AGREEMENT IS BELOW — ATTACH VOID CHECK

INDEMNIFICATION AGREEMENT

TO: Bank named above

In consideration of your participating in a plan which Wichita National Life Insurance Company (hereinafter known as Company) has put into effect by which amounts due on policies of insurance are collected by checks drawn by the Company on the accounts of persons who are responsible for these payments, the Company does hereby agree that:

- (1) It will indemnify and hold you harmless from any liability to any person having an account with you arising out of the payments by you of any check drawn by the Company on the account of such person, or arising out of dishonor by you, whether with or without cause or intentionally or inadvertently, of any such check drawn by the Company, whether or not such claim or liability asserted against you be based upon the forfeiture, or alleged forfeiture, of a policy of insurance the premium on which is sought or be collected by the Company by any check and
- (2) The Company will refund to you any amount erroneously paid by you on any check if claim for the amount of such erroneous payment is made by you within twelve months from the date of the check on which such erroneous payment was made.
- (3) It will defend at its own cost and expense any action which might be brought by any depositor or any other persons because of your actions arising by your participating in the plan of premium collection for the Company.

This indemnification extends to any liability of yours arising out of the dishonor of such a check not only to persons having an account with your bank, but also to any owner or beneficiary of any policy issued by Wichita National Life Insurance Company in respect of which such a check is drawn.

WICHITA NATIONAL LIFE INSURANCE COMPANY CONDITIONAL RECEIPT

P.O. BOX 1709, LAWTON, OKLAHOMA 73502

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ALL PREMIUM CHECKS MUST BE MADE PAYABLE TO THE COMPANY: DO NOT MAKE CHECK PAYABLE TO THE AGENT OR LEAVE THE PAYEE BLANK.

No coverage will become effective prior to policy delivery and acceptance unless all conditions of this receipt are met. No agent and no broker has the authority to alter the terms or conditions of this receipt or coverage applied for.

Received \$ _____ from _____ on _____ 20____ in connection with an application for life insurance bearing the same number as this receipt, for _____ (Type of consideration for such premium).

IF

1. An amount equal to the first full premium for the mode selected is submitted; and
2. All the underwriting requirements, including any medical examinations required by the company rules, are completed within 60 days from the date of the application; and
3. The proposed insured(s) are, on the Effective date defined immediately below, a risk acceptable for standard insurance **exactly as applied for without modifications of plan, premium rate, or amount** under the company's rules and practices.

THEN: Insurance under the policy applied for shall be considered in force of the effective date. The Effective Date is defined as the latter of:

- A. The date of completion of all underwriting requirements; or
- B. The date of issue requested in the application, if any.

Any check or draft given as the full premium payment must be honored on presentation to constitute a premium payment.

In any event the amount of life insurance including accidental death benefits which may become effective prior to policy delivery shall be \$100,000, or the amount of insurance requested in the application if such amount is less.

IF ANY OF THE ABOVE CONDITIONS ARE NOT MET THE LIABILITY TO THE COMPANY IS LIMITED TO THE RETURN OF THE AMOUNT OF PAYMENT SUBMITTED.

I have read and understand the conditions and limitations contained in this receipt.

Proposed Insured's Signature

Date

NOTICE TO PROPOSED INSURED — MIB, Inc.

Information regarding your insurability will be treated as confidential. I authorize Wichita National Life Insurance Company or its reinsurers to make a brief report of my personal health information to the MIB, Inc., a not-for-profit membership organization of life 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 such 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 the 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 the MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree MA 02184-8734. Wichita National Life Insurance Company or its reinsurers, may also release information in its file to its reinsurers or to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim or benefits may be submitted.

NOTICE TO INSURED — FAIR CREDIT REPORTING ACT

As a part of our underwriting procedure, a routine investigative consumer report may be made during the next few days, whereby information is obtained through personal interview with third parties, such as family members, business associates, financial sources, friends, neighbors, or others with whom you are acquainted. This report typically concerns information on your character, general reputation, personal characteristics and mode of living.

Additional information as to the nature and scope of this report, if one is made, will be provided to you upon written request. Should you wish to contact us about questions you may have, please write to:

WICHITA NATIONAL LIFE INSURANCE COMPANY
P.O. Box 1709 / Lawton, Oklahoma 73502

Proposed Insured's Signature

Date