

EVIDENCE OF INSURABILITY

GROUP DIVISION _____ GROUP POLICY NUMBER _____

Amount of Insurance Applied for \$ _____

S.S.# _____ Married Divorced Single Legally Separated State of Birth _____

Full Name _____ Occupation _____
Last First Middle

Residence Address _____
Street and Number City State Zip Code

Name of Employer _____ Dept/Branch _____ Date Employed _____

	Name	Date of Birth	Age	Height	Weight	Sex
Employee						
Spouse						
1st Child						
2nd Child						
3rd Child						
4th Child						

HEALTH STATEMENT OF EMPLOYEE AND DEPENDENT (if dependent coverage is desired)

Have you ever been treated for, or diagnosed as having, any of the following conditions:	Employee		Spouse		Child	
	Yes	No	Yes	No	Yes	No
1. any disease or disorder of the heart or circulatory system?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. cancer, diabetes, stroke, or lung disorder?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. liver or kidney disease?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. AIDS or tested positive for HIV?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. alcoholism or drug addiction?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Give details for any "yes" answer above (use reverse side if more room is required):

Name	Condition (Diagnosis)	Dates Treated	Results of Treatment (Recovered?)	Full Name & Address of Physicians Consulted

It is understood and agreed that all statements in this application are true to the best of my/our knowledge and belief, and are offered as a consideration for and shall become a part of any policy issued hereon. I/we understand and agree that the insurance is not in force until I am notified by Individual Assurance Company (FSM), Inc. (herein called IAC) that I have been approved and accepted by IAC. I/we acknowledge receipt of the Consumer Protection Notices for the Applicant. To determine my/our insurability, I/we hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, pharmacy, pharmacy benefit manager, insurance company, MIB, Inc., or other organization, institution or person that has any records or knowledge of me/us or my/our health (including drug or alcohol abuse), to give to the underwriters of IAC or its reinsurers' underwriters any such information. I/we authorize IAC, or its reinsurers, to make a brief report of my personal health information to MIB, Inc. This authorization is valid for 24 months from the date signed. I/we may revoke this authorization at any time by providing written notice to IAC. Upon request, I/we, or any person authorized to act on my/our behalf, are entitled to receive a copy of this authorization. A photographic copy of this authorization shall be as valid as the original.

 Witness Signature Proposed Insured's Signature Spouse's Signature, if to be insured Date

**APPLICATION WILL BE RETURNED UNLESS ALL QUESTIONS ARE ANSWERED.
 INSURANCE WILL NOT BE IN FORCE UNTIL THE APPLICATION IS APPROVED BY THE COMPANY.**

IAC 1000EOI(FSM)(03/2016)

(Detach and leave with Applicant.)
CONSUMER PROTECTION NOTICES FOR THE APPLICANT

Investigative Consumer Report Notice – In connection with your application for insurance, an investigative consumer report may be prepared, in which information is obtained from public records and through personal interviews with your neighbors, friends, employers, business associates, financial sources, or others with whom you are acquainted. This inquiry includes information as to your character, general reputation, personal characteristics and mode of living, except as may be related directly or indirectly to your sexual orientation. You may make a written request to be interviewed in connection with the preparation of this report. You have the right to make a written request within a reasonable period of time to receive additional, detailed information about the nature and scope of this investigation. Either of these written requests should be directed to the Underwriting Department, Individual Assurance Company (FSM), Inc., P.O. Box 30685, Edmond, Oklahoma 73003.

MIB, Inc. Notice – Information regarding your insurability will be treated as confidential. We, or our reinsurers, may make a brief report 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 such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact the MIB at 866.692.6901 (TTY 866.346.3642 for hearing impaired). If you question the accuracy of the information in the MIB's file, you may contact the 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.

We, or our reinsurers, may also release information in our 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.