

ALMOST GUARANTEED ISSUE WHOLE LIFE

1. Has the Proposed Insured been declined for Life Insurance in the past 6 months?

2. To the best of your knowledge and belief:

a. Is the Proposed Insured currently receiving Hospice Care? b. Has the Proposed Insured been evaluated or recommended for hospice care, or an organ/tissue transplant by a member of the medical profession? c. Has a member of the medical profession ever diagnosed the Proposed Insured with Alzheimer's disease, dementia or cancer and are receiving any current care, treatment or management; or been diagnosed with a terminal or incurable illness that is expected to result in a life expectancy of less than 24 months? d. Has the Proposed Insured received a positive result of an HIV (Human Immunodeficiency Virus) test, or been diagnosed or treated by a member of the medical profession as having HIV infection, ARC (AIDS Related Complex), AIDS (Acquired Immune Deficiency Syndrome), or any other Immune Deficiency Disorder?