AFR LIFE

American Farmers & Ranchers
Life Insurance Company

SAFEGUARD TERM PLAN

Group Term Life Insurance to *Age 121 Application*

Enrollment Form with Statement of Insurability

Section 1 – Group Information

Employer/Group Name _____ Group Number _____

Section 2 – Employee/Member Information

Employee Member Name: _____ SSN: _____ Gender (male/female): _____

Birth Date: ____/_____/_____ Address: _____

City: _____ State: _____ Zip Code: _____ Email Address: _____

Section 3 – Employee/Member Coverage (complete only if applying for Employee/Member coverage

Coverage Amount: _____ Premium Mode: _____ Premium Amount: _____

Primary Beneficiary: _____Relationship to Insured: _____SSN: _____ Birth Date: _____

Contingent Beneficiary: _____Relationship to Insured: _____SSN: _____ Birth Date: _____

Section 4 – Dependent Information (complete only if applying for dependent coverage)

The policyholder will be the certificate holder and beneficiary of the dependent coverage unless otherwise noted.

Spouse Name _____ SSN: _____ Gender (male/female): _____

Birth Date: ____/_____/_____ **Coverage Amount:** _____ Premium Amount: _____

Primary Beneficiary: _____Relationship to Insured: _____SSN: _____ Birth Date: _____

Contingent Beneficiary: _____Relationship to Insured: _____SSN: _____ Birth Date: _____

Child Term Rider (CTR) -eligible ages 14 days through 19 years, 26 if full time student

CTR Rider Coverage Amount: _____ Premium Amount: _____

Child 1 Name: _____ SSN: _____ Gender (male/female): _____

Birth Date: ____/_____/_____

Child 2 Name: _____ SSN: _____ Gender (male/female): _____

Birth Date: ____/_____/_____

Child 3 Name: _____ SSN: _____ Gender (male/female): _____

Birth Date: ____/_____/_____

Child 4 Name: _____ SSN: _____ Gender (male/female): _____

Birth Date: ____/_____/_____

Child 5 Name: _____ SSN: _____ Gender (male/female): _____

Birth Date: ____/_____/_____

Section 5 - Statement of Insurability

To the best of my knowledge and belief all answers in this Statement of Insurability are true and correctly recorded and are made as a consideration for the applied for insurance.

	Employee		Spouse	
	Yes	No	Yes	No
I. In the past 5 years, has any Applicant been diagnosed, treated, or prescribed medication by a medical professional for Acquired Immunodeficiency Syndrome (AIDS), AIDS related complex or an immune system disorder?	☐	☐	☐	☐
II. In the past 6 months, has the Spouse been unable to work or needed personal or mechanical assistance in walking, bathing, or dressing or been confined at home, been hospitalized* due to injury or sickness, excluding well-baby delivery and treatment for back pain?			☐	☐
III. In the past 5 years, has any Applicant:				
A. Been diagnosed, treated, or prescribed medication by a medical professional for any of the following conditions: any disease or disorder of the heart, stroke, cancer, lung disease, chronic respiratory disorder (including any treatment with oxygen but excluding asthma), diabetes requiring insulin, liver, or kidney disease?	☐	☐	☐	☐
B. Been convicted two or more times of driving under the influence of alcohol or drugs or while intoxicated?	☐	☐	☐	☐
C. Been treated by a medical professional or in a medical facility or received professional counseling for alcohol or drug dependency or been advised to reduce or discontinue use of alcohol.	☐	☐	☐	☐
IV. In the last 10 years, has any Applicant ever applied for and been rejected for life insurance?	☐	☐	☐	☐
V. In the past 12 months has any Applicant had diagnostic testing, surgery or hospitalizations* recommended by a medical professional which has not been completed or for which the results have not been received?	☐	☐	☐	☐

*Hospitalization is defined as an admission for inpatient care in a hospital; receipt of care in a hospice facility, intermediate care facility, or long-term care facility; or receipt of the following treatment wherever performed; chemotherapy, radiation therapy, or dialysis.

Section 4- Conditions Relating to this Form

Representations:

Agreement: I represent to the best of my knowledge and belief that all statements and answers in this application are complete, true and correctly recorded, and are made as a consideration for the applied for insurance. I understand that AFR Life Insurance Company will rely on my statements and answers as being true and complete in deciding whether to issue insurance on the proposed insured(s) and understand that AFR Life will have the right to verify prescription and medical history as part of this process, as needed. AFR Life may rescind the policy in accordance with the Contestability provisions of the Policy due to any material misrepresentation of fact made in this application. Insurance is effective under the policy only when it is delivered to the owner, and then only if the full first premium is paid and all of the statements in this application remain correct and complete.

Note: **Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.**

I certify I have authorized AFR Life Insurance Company to debit my checking account to make premium payments for myself and my family members.

Signature of Employee/Member (Certificate Owner): _____ Date: ____/____ /____

Signed at City: _____ State: _____

Signature of Spouse (if spouse coverage elected): _____Date: ____/____ /____

Signed at City: _____ State: _____