ASCE | MEMBER ADVANTAGES

1200 E. Glen Ave., Peoria Heights, IL 61616

Request for Group Insurance From:

New York Life Insurance Company
51 Madison Avenue
New York, NY 10010

Plan Administrator:

PEARL® INSURANCE
1200 E. Glen Ave., Peoria Heights, IL 61616
Questions: Please call 800.650.ASCE (2723)

Please complete the information below and return to: ASCE Plan Administrator, PO BOX 3930, Peoria, IL 61612-3930
Residents of Puerto Rico, please return application to: Global Insurance Agency, P.O. Box 9023918, San Juan, Puerto Rico 00902-3918

ASCE GROUP 20-YEAR LEVEL TERM LIFE INSURANCE APPLICATION

NOTE: PLEASE PRINT IN INK OR TYPE. DO NOT USE CORRECTION FLUID OR GEL PENS. INITIAL AND DATE ANY CHANGES YOU MAKE.

1. MEMBER INFORMATION

Full Name_____ Date-of-Birth (MM/DD/YY): _____

Street Address: _____ Height: _____ Weight:_____

City: _____ State (or Province): _____ ZIP: _____ Social Security #: ☐☐☐-☐☐-☐☐☐☐

Email: _____ Work Phone: _____ Home Phone: _____
For internal use only. Email address will never be sold or shared

Marital Status: ◯ Married ◯ Divorced ◯ Widowed ◯ Single ◯ Domestic Partner Fax Number: _____

Are you currently insured under this or any other ASCE Life Plans? ◯ Yes ◯ No

If "Yes," indicate which plan(s) and provide details below (person insured and amount of insurance):

◯ Term Life ◯ 10-Year Level Term Life ◯ 20-Year Level Term Life Details: _____

		DATE OF BIRTH (MM/DD/YR):	HEIGHT:	WEIGHT:	SEX:
◯	Member Full Name†: _____	_____/_____/_____	____ft. ____in.	_____ lbs.	◯ M ◯ F
◯	Spouse Full Name†: _____	_____/_____/_____	____ft. ____in.	_____ lbs.	◯ M ◯ F
◯	Child*: _____	_____/_____/_____	____ft. ____in.	_____ lbs.	◯ M ◯ F
◯	Child*: _____	_____/_____/_____	____ft. ____in.	_____ lbs.	◯ M ◯ F

† Member date of birth must also be provided when requesting spouse coverage only.
* See Plan information for definition of eligible dependents. If more than two children are proposed for insurance, attach a separate sheet. Please sign and date the additional sheet.

In the next 12 months, does any person proposed for insurance intend to reside outside the U.S. or Canada?

Member: ◯ Yes ◯ No Country(ies): _____ If "Yes," for how long? _____

Spouse: ◯ Yes ◯ No Country(ies): _____ If "Yes," for how long? _____

2. MEMBER AFFILIATION

Membership in ASCE is required for participation in this plan: ASCE Membership #: _____

3. INSURANCE REQUESTED: Refer to Plan Information for eligibility, principal sums, premium, and coverage description

A. I hereby apply for the following Group 20-Year Level Term Life Coverage:

◯ **MEMBER OPTION:** Insurance Requested: $_____

◯ **SPOUSE OPTION:** Insurance Requested: $_____

◯ **CHILD OPTION*:** ◯ $10,000 ◯ NONE
*Member coverage must be in force to request child coverage.

B. TOBACCO/NICOTINE USE:

Have you or your spouse (if proposed for coverage) used tobacco or any nicotine substitute in any form (including nicotine patches and nicotine chewing gum)?

**If "Yes," please state when you last used tobacco or nicotine and specify the product.*

Member: ◯ Yes* ◯ No
PRODUCT _____
LAST USED: _____

Spouse: ◯ Yes* ◯ No
PRODUCT _____
LAST USED: _____

C. INSURANCE REPLACEMENT: IMPORTANT REPLACEMENT INFORMATION FOR RESIDENTS OF NEW YORK:

It may not be in your best interest to replace existing life insurance policies or annuity contracts in connection with the purchase of a new life insurance policy, whether issued by the same or a different insurance company. A replacement will occur if, as part of your purchase of a new life insurance policy, existing coverage has been, or is likely to be, lapsed, surrendered, forfeited, assigned, terminated, changed or modified into paid-up insurance or other forms of benefits, loaned against or withdrawn from, reduced in value by use of cash values or other policy values, changed in the length of time or in the amount of insurance that would continue, or continued with a stoppage or reduction in the amount of premium paid. Prior to completing a replacement transaction, you may want to contact the insurance company or agent who sold you the life insurance or annuity contract that will be replaced, to help you decide whether the replacement is in your best interest.

RESIDENTS OF NEW YORK: I have read the Important Replacement Information above. ◯ Yes ◯ No

Is the life insurance applied for intended to replace, in whole or in part, any existing insurance or annuity?

Member: ◯ Yes ◯ No **Spouse:** ◯ Yes ◯ No

RESIDENTS OF OTHER STATES: Is the insurance applied for intended to replace, discontinue, or change an existing policy?

Member: ◯ Yes ◯ No **Spouse:** ◯ Yes ◯ No

ALL RESIDENTS: Do you have other life insurance in force? If "Yes," total amount in all companies:

Member: $_____ **Spouse:** $_____

Do you have other insurance applications pending? If "Yes," indicate amount and company:

Member: $_____ **Company:** _____

Spouse: $_____ **Company:** _____

4. BENEFICIARY DESIGNATION: Insert name, relationship, and social security number.

I make the following **beneficiary designation** with respect to all the insurance on my life under this **Group 20-Year Level Term Life Insurance Plan,** and if I am already covered under the Plan, I hereby revoke any prior beneficiary designation. The beneficiary for dependent coverage shall be the insured member as provided in the Group Policy. (If you want to name a different beneficiary for spouse coverage, more than one beneficiary, or a trust, please contact the Plan Administrator.) (1) In naming more than one beneficiary, please note if each is to be primary and/or secondary, and the percentage of death proceeds to be distributed to each. (2) If naming a trust, please indicate the full name and date of the trust. (Attach a separate sheet if necessary, then sign and date it.)

Beneficiary Name: _____ Date of Birth: _____
Last First Middle Initial

Relationship to Member: _____ Social Security #: ☐☐☐-☐☐-☐☐☐☐

Address: _____ Phone Number: _____

5. MEMBER STATEMENT OF HEALTH:

To the best of your knowledge and belief, answer the following questions as they apply to you and all dependents to be insured:

	MEMBER YES	MEMBER NO	SPOUSE YES	SPOUSE NO
A. Are you taking any prescribed medication or receiving or contemplating any medical attention or surgical treatment?	◯	◯	◯	◯
B. During the past five years, have you ever been medically diagnosed by a physician as having or been treated for: heart trouble, elevated blood pressure, gynecological or genitourinary disorders, ulcers, cancer, diabetes, mental or nervous disorder or psychotherapeutic treatment, epilepsy, respiratory disorder, kidney or liver disorder (including hepatitis), enlarged lymph nodes or immunodeficiency disorder, thyroid disorder, blood disorder, albumin, blood, pus, or sugar in urine, back trouble/disorder, arthritis, or unexplained weight loss?	◯	◯	◯	◯
C. During the past five years have you been counseled, treated, or hospitalized for the use of alcohol or drugs?	◯	◯	◯	◯

Details (please fill out if answered "YES" to a, b, or c): _____

Depending on the amount of insurance you are requesting, you will be contacted by a service provider on behalf of New York Life Insurance Company to ask you about your medical history.

What time and telephone number would be best to contact you? _____

6. FRAUD NOTICE:

For Residents of all states except those listed below: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties. FOR RESIDENTS OF CA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties. The falsity of any statement in the application for any policy shall not bear the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer. RESIDENTS OF CO: the following also applies: Any insurance company or agent who defrauds or attempts to defraud an insured shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies. RESIDENTS OF AL/AR/LA/RI: 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. FOR RESIDENTS OF D.C.: 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. RESIDENTS OF FL: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. RESIDENTS OF KS: 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 may be guilty of insurance fraud as determined by a court of law. RESIDENTS OF ME: 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. RESIDENTS OF MD: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. RESIDENTS OF NJ: WARNING: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. RESIDENTS OF OK: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony. RESIDENTS OF PUERTO RICO: Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine no less than five thousand (5,000) dollars nor more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years. RESIDENTS OF TN/WA: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits. RESIDENTS OF VA: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statements may have violated state law.

7. AUTHORIZATION AND SIGNATURE:

I understand that New York Life Insurance Company has the right to require additional information and, if necessary, an examination by a physician. I ask New York Life to rely on all such statements made on this form, and any supplements to it, while considering this request. I also understand that the coverage afforded will be in consideration of the answers and statements set forth above.

AUTHORIZATION: I hereby authorize any licensed physician, medical practitioner, hospital, pharmacy, clinic, or other medical or medically related facility, laboratory, insurance company, MIB, Inc. ("MIB"), or other organization, institution, or person, that has any records or knowledge of me or my health to release information, including prescription drug records, maintained by physicians, pharmacy benefit managers, and other sources of information to New York Life Insurance Company, its reinsurers, its subsidiaries, or the plan administrator about the physical and mental health of any persons proposed for insurance, including significant history, findings, diagnosis, and treatment, but excluding psychotherapy notes for the purpose of evaluating my application for insurance. Health information obtained will not be re-disclosed without my authorization unless permitted by law, in which case it may not be protected under federal privacy rules. For example, New York Life may be required to provide it to insurance, regulatory, or other government agencies. In this case, the information may no longer be protected by the rules governing your AUTHORIZATION.

A photocopy of this AUTHORIZATION and request form shall be as valid as the original. In all circumstances, my authorized agent, representative, or I may request a copy of this AUTHORIZATION. This AUTHORIZATION shall be valid for a period of 24 months from the date signed, unless sooner revoked. The AUTHORIZATION may be revoked at any time by sending written notice to New York Life Insurance Company. My revocation will not be effective to the extent that New York Life or any other person already has disclosed or collected information or taken other action in reliance on it, or to the extent that New York Life has a legal right to contest a claim under an insurance certificate or the certificate itself.

By signing and dating this application, the member requests the insurance indicated; any person proposed for insurance consents to authorize the disclosure of information to and from the providers noted in the attached IMPORTANT NOTICE; including making a brief report of [my/our] protected health information to MIB, Inc. and the member and any person proposed for insurance attest to having read the IMPORTANT NOTICE and Fraud Notices indicated above, including how information is exchanged with MIB, and that to the best of their knowledge and belief, the answers provided to the questions are true and complete.

Member's Signature: X _____ Date: _____
(PLEASE SIGN AND DATE IN INK)

Spouse's Signature: X _____ Date: _____
(NECESSARY ONLY IF SPOUSE COVERAGE IS REQUESTED)

OWNER INFORMATION, REQUIRED IF OWNER IS OTHER THAN THE MEMBER (IF OWNER IS A TRUST, PLEASE SUBMIT A COPY OF THE DOCUMENT WITH THIS APPLICATION).

Full Name: _____ Relationship to proposed insured: _____
LAST FIRST MI

Mailing Address: _____
Street City State ZIP

Tax ID#: _____ Date of Birth: ____/____/____ SSN #: ☐☐☐-☐☐-☐☐☐☐ Phone: (_____) _____

Owner's Signature: _____ Date: _____

Do Not Send Payment: Upon approval, you will be notified of the premium due.

Choose one payment option (additional forms will be sent to you for EFT and CC option):

◯ Direct Billing (semiannually 3/1 & 9/1) ◯ Electronic Funds Transfer (EFT) ◯ Credit Card (CC)

ASCE GROUP 20-YEAR LEVEL TERM LIFE
(CURRENT 2020 ANNUAL PREMIUM RATES PER $1,000 OF INSURANCE)

M= MALE RATES F=FEMALE RATES

Male and Female Issue Age	Amounts $100,000-$249,000						Amounts $250,000-$499,000						Amounts $500,000-$999,000						Amounts $1,000,000-$2,000,000					
	Preferred Rate		Select Rate		Standard Rate		Preferred Rate		Select Rate		Standard Rate		Preferred Rate		Select Rate		Standard Rate		Preferred Rate		Select Rate		Standard Rate	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
20-25	1.31	1.11	1.72	1.39	2.82	2.07	.92	.75	1.33	1.03	2.28	1.61	.85	.67	1.25	.95	2.20	1.54	.79	.60	1.22	.92	2.17	1.51
26	1.31	1.11	1.72	1.39	2.82	2.11	.92	.75	1.33	1.03	2.28	1.66	.85	.67	1.25	.95	2.20	1.58	.79	.60	1.22	.92	2.17	1.55
27	1.31	1.11	1.72	1.39	2.86	2.18	.92	.75	1.33	1.03	2.30	1.72	.85	.67	1.25	.95	2.23	1.64	.79	.60	1.22	.92	2.20	1.61
28	1.31	1.11	1.72	1.39	2.88	2.26	.92	.75	1.33	1.03	2.33	1.79	.85	.67	1.25	.95	2.25	1.71	.79	.60	1.22	.92	2.22	1.68
29	1.31	1.11	1.72	1.39	2.92	2.35	.92	.75	1.33	1.03	2.36	1.87	.85	.67	1.25	.95	2.28	1.79	.79	.60	1.22	.92	2.25	1.76
30	1.31	1.11	1.72	1.39	3.00	2.43	.92	.75	1.33	1.03	2.43	1.94	.85	.67	1.25	.95	2.35	1.86	.79	.60	1.22	.92	2.32	1.83
31	1.31	1.11	1.73	1.41	3.12	2.51	.92	.76	1.33	1.05	2.53	2.00	.85	.69	1.25	.97	2.46	1.93	.79	.61	1.22	.94	2.43	1.90
32	1.31	1.15	1.75	1.47	3.26	2.58	.92	.77	1.35	1.10	2.66	2.06	.85	.70	1.27	1.02	2.58	1.99	.79	.63	1.24	.99	2.55	1.96
33	1.31	1.17	1.79	1.50	3.45	2.65	.92	.80	1.37	1.14	2.82	2.13	.85	.72	1.30	1.07	2.74	2.05	.79	.64	1.27	1.04	2.71	2.02
34	1.31	1.19	1.82	1.57	3.64	2.77	.92	.82	1.41	1.19	2.98	2.22	.85	.74	1.33	1.11	2.91	2.15	.79	.68	1.30	1.08	2.88	2.12
35	1.31	1.23	1.87	1.65	3.85	2.90	.92	.84	1.45	1.26	3.17	2.35	.85	.77	1.38	1.18	3.09	2.27	.79	.70	1.35	1.15	3.06	2.24
36	1.36	1.26	1.93	1.72	4.04	3.11	.96	.87	1.51	1.33	3.34	2.52	.88	.79	1.43	1.25	3.26	2.45	.83	.74	1.40	1.22	3.23	2.42
37	1.44	1.28	2.02	1.80	4.24	3.35	.99	.90	1.58	1.38	3.51	2.74	.92	.82	1.50	1.31	3.43	2.66	.86	.76	1.47	1.28	3.40	2.63
38	1.55	1.33	2.10	1.88	4.48	3.64	1.05	.94	1.66	1.46	3.72	2.98	.97	.86	1.58	1.39	3.64	2.91	.92	.79	1.55	1.36	3.61	2.88
39	1.66	1.38	2.23	2.00	4.77	3.93	1.12	.98	1.76	1.56	3.97	3.24	1.04	.90	1.69	1.48	3.89	3.16	.99	.84	1.66	1.45	3.86	3.13
40	1.80	1.43	2.40	2.10	5.17	4.22	1.21	1.04	1.90	1.66	4.32	3.49	1.13	.96	1.82	1.58	4.24	3.41	1.08	.90	1.79	1.55	4.21	3.38
41	1.94	1.51	2.58	2.23	5.71	4.50	1.33	1.11	2.07	1.75	4.79	3.74	1.25	1.03	2.00	1.68	4.71	3.66	1.20	.97	1.97	1.64	4.68	3.63
42	2.12	1.61	2.84	2.34	6.38	4.80	1.46	1.20	2.29	1.87	5.36	3.99	1.39	1.12	2.22	1.79	5.29	3.92	1.33	1.05	2.19	1.76	5.26	3.89
43	2.33	1.72	3.12	2.49	7.11	5.09	1.61	1.29	2.55	1.99	6.01	4.25	1.54	1.22	2.47	1.92	5.93	4.17	1.50	1.14	2.44	1.89	5.90	4.14
44	2.53	1.85	3.41	2.65	7.91	5.43	1.79	1.41	2.79	2.13	6.70	4.55	1.71	1.33	2.71	2.05	6.62	4.47	1.67	1.23	2.68	2.02	6.59	4.44
45	2.73	1.97	3.72	2.84	8.70	5.80	1.96	1.52	3.06	2.29	7.39	4.87	1.88	1.45	2.99	2.22	7.31	4.79	1.84	1.33	2.96	2.19	7.28	4.76
46	2.94	2.11	4.01	3.05	9.49	6.22	2.14	1.65	3.30	2.48	8.08	5.22	2.07	1.57	3.23	2.40	8.00	5.15	2.02	1.44	3.20	2.37	7.97	5.12
47	3.15	2.26	4.30	3.31	10.32	6.67	2.35	1.79	3.56	2.69	8.80	5.62	2.27	1.71	3.48	2.62	8.72	5.54	2.23	1.54	3.45	2.59	8.69	5.51
48	3.35	2.42	4.58	3.57	11.20	7.15	2.57	1.95	3.82	2.94	9.56	6.04	2.49	1.87	3.75	2.86	9.48	5.96	2.45	1.64	3.71	2.83	9.45	5.93
49	3.61	2.59	4.97	3.86	12.13	7.68	2.80	2.11	4.16	3.18	10.37	6.50	2.72	2.03	4.08	3.10	10.29	6.42	2.68	1.78	4.05	3.07	10.26	6.39
50	3.93	2.79	5.46	4.16	13.11	8.23	3.04	2.29	4.57	3.44	11.22	6.97	2.96	2.22	4.49	3.37	11.14	6.90	2.92	1.94	4.46	3.34	11.11	6.87
51	4.30	3.01	6.07	4.45	14.15	8.79	3.28	2.49	5.11	3.68	12.12	7.47	3.20	2.41	5.03	3.61	12.05	7.39	3.16	2.14	5.00	3.58	12.02	7.36
52	4.72	3.24	6.79	4.73	15.29	9.40	3.51	2.68	5.73	3.94	13.11	8.00	3.43	2.61	5.65	3.86	13.04	7.92	3.39	2.37	5.62	3.83	13.01	7.89
53	5.20	3.49	7.63	5.06	16.46	10.05	3.78	2.90	6.46	4.21	14.14	8.56	3.70	2.83	6.38	4.14	14.06	8.48	3.66	2.62	6.35	4.11	14.03	8.45
54	5.77	3.78	8.53	5.47	17.71	10.74	4.11	3.15	7.24	4.57	15.22	9.16	4.03	3.08	7.16	4.49	15.14	9.08	3.99	2.91	7.13	4.46	15.11	9.05

RATES FOR CHILDREN—$8.16 annual premium for $10,000 (maximum amount of life insurance coverage for each child)

Important Rate Information: The cost of this life insurance is based upon the member and spouse's sex, amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued. Premium contributions will vary depending upon the option chosen.

Only non-smokers meeting the highest underwriting standards will qualify for "Preferred" rates. Other non-smokers may qualify for "Select" or "Standard" rates. Smokers qualify for "Standard" rates only. Upon approval of your application, you will be notified of the rate classification for each approved person.

To qualify as a non-smoker, the insured must not have used tobacco or nicotine in any form for the past 12 months.

The premium contributions shown reflect the current rates and benefit structure and are payable semiannually or via monthly Pre-Authorized Check Payment Plan. Send no money now—you will be billed for the appropriate premium upon approval of your application.

While the premium rates are expected to remain level for the term of the plan (20 years), the insurance company has the right to change rates on a class-wide basis. For example, a class is a group of insureds with the same age, gender or risk class. At the end of the 20-year period, you may elect to reapply (if under 55) for a subsequent 20-year term based on your then current age, health, and tobacco/nicotine use. If you or your spouse is not approved—or you do not apply for 20-year level term rates—coverage will continue in force on a non-guaranteed rate basis and rates will increase as you age. Please call the Plan Administrator, Pearl Insurance, at 800.650.2723 for details.

Montana residents: Male rates apply to everyone regardless of sex.