

Insurance Products, Inc.

Application Instructions for Golden Rule

1. Print all pages of the application including instructions
2. Complete all questions and sections of the application.
3. Complete the fax cover letter on the next page and fax to Insurance Products, Inc. for review along with the completed application. If you do not have access to a fax machine, send the completed application to Insurance Products, Inc. along with the required first month's payment.

HELPFUL TIPS:

Here is a checklist of a few things that are commonly overlooked and are mandatory in processing your application.

- Indicate your requested effective date.
- Select your preferred billing method.
- Sign and date the application.

IMPORTANT:

If you have requested that your monthly premium be deducted automatically from your checking account, you must attach a voided check to the area provided and also complete, sign, and date the authorization form.

Don't forget to enclose the initial payment check made payable to:

- "FACT" for all states except CT, DE, GA, KS, KY, LA, NV, NM, SD, and WY
- "Golden Rule" for CT, DE, GA, KS, KY, LA, NV, NM, SD, and WY only

Mail completed applications and check to:

Insurance Products, Inc.
Attn: New Enrollment
PO Box 73188

Houston, TX 77273-3188

Insurance Products, Inc. will review your application for completeness and accuracy before we submit it to Golden Rule for processing. This may reduce the approval time because they cannot process unclear or incomplete applications until the missing information has been gathered.

Please contact us if you have any questions regarding the application or the application process. You may reach us at 281-444-5412 or e-mail us at rusty@insuranceproductsinc.com.

Insurance Products, Inc.

Application Process FAX COVER LETTER

(Please ignore this form if you do not have access to a fax machine.)

**Please FAX this cover letter with the completed application to:

Insurance Products, Inc.

FAX# 866-819-7328

Dear Insurance Products, Inc.,

Please accept my completed application for submittal and contact me to confirm receipt of this application

Name _____

E-mail _____

Date _____

Time _____

Please contact me at this phone number _____
after you have reviewed my application for completeness and accuracy.

I will contact Insurance Products, Inc. at 281-444-5412 to verify receipt of my application.

**I understand that Insurance Products, Inc. will not review this application until the following business day if I faxed this application after 5:00PM or on a weekend

I understand that the original signed application must still be mailed to Insurance Products, Inc.. I will mail the original signed application to :

Insurance Products, Inc.

Attn: New Enrollment

PO Box 73188

Houston, TX 77273-3188

I will send the original application as soon as I have been contacted by Insurance Products, Inc. with confirmation that my application has been received by fax and reviewed for completeness.

Norvax form #CS-1

FACT MEMBERSHIP ENROLLMENT FORM

I hereby enroll for Full Associate membership in the FEDERATION OF AMERICAN CONSUMERS AND TRAVELERS (FACT). Upon completion of this enrollment form and payment of initial dues (\$3 monthly), I understand that: (a) I will be entitled to FACT's benefits; (b) these benefits may change from time to time; (c) my membership will become effective on the day this enrollment form is dated and signed; (d) I am eligible to apply for association group insurance; and (e) I authorize the release of my name and address listed on the Golden Rule Insurance Company Application for Insurance to FACT.

Member's Signature X _____

Date X _____

If you wish to apply for association group insurance, please complete the application.

FACT ENFO 0105

REVIEW BEFORE MAILING THE APPLICATION

- Please read the current product brochure before completing the application for insurance.

Note:

- If you were previously insured by UnitedHealthcare, you must still fully complete this application accurately. Our underwriters do not have access to UnitedHealthcare underwriting and claims files.
- Broker must be licensed with Golden Rule in state where application is signed AND state where applicant resides.
- Coverage is not available if any family member is currently pregnant.
- Coverage is not available if the applicant has not resided in the U.S. for the last 12 consecutive months.
- Altered applications will not be accepted.
- Any person who knowingly presents false, incomplete, or misleading information in an application for insurance may be committing insurance fraud.

- You will be notified of the actions taken within 45 days after the date of the application, or be given the reason for delay.
- There is no coverage until approved in writing by Golden Rule.
- **Applications received by Golden Rule more than 15 days after the signed date will not be accepted.**

Mail this Application Packet with the following:

- Health insurance quote.
- Initial payment:
 - Check made payable to "FACT";
 - EFT authorization (if paying via EFT); or
 - Credit card authorization (if paying via credit card).

Mail to: Golden Rule Insurance Company
HEALTH APPLICATION
PO Box 68994
Indianapolis, Indiana 46268-0994



GOLDEN RULE INSURANCE COMPANY
APPLICATION FOR INSURANCE

To be filled out personally by the applicant(s)

PLEASE PRINT IN BLACK INK

Do not separate application pages

APPLICANT(S) INFORMATION (Only list persons applying for coverage)

Table with columns: Name (Last, First, M.I.), Marital Status, Social Security Number, Birth Date, Age, Sex, Height, Weight. Rows include Primary (You), Spouse, and Dependent Children (a-e).

4. Primary Applicant's Address (P.O. Boxes are not accepted.)

Street (Include Apt.), City, State, ZIP, Phone Numbers (Home, Other), Best number and times to call, E-mail Address

6. Payor (If not You): Name, Street (Include Apt.), City, State, ZIP

7. Your Beneficiary: Name, Relationship, Age. You will be the beneficiary for your spouse.

8. Your Occupation: Date Hired: 9. Total Annual Household Income: \$15,000 or less, \$35,001 to \$50,000, \$75,001 to \$99,999, \$15,001 to \$35,000, \$50,001 to \$75,000, \$100,000 or more

10. Primary Applicant's Mother's Maiden Name: (Last Name Only) Spouse's Mother's Maiden Name: (Last Name Only)

COVERAGE INFORMATION

11. Requested Effective Date: ___/___/___ Special Instructions: ___ Network Name: ___

Requested Health Class: Primary: Preferred, Standard I, Standard II; Spouse: Preferred, Standard I, Standard II
Tobacco Use: Primary, Spouse, Child a, Child b, Child c, Child d, Child e. (See question 31 for applicants age 18 and older, including dependent children.)

16. Has any applicant previously applied for, or been covered by, Golden Rule?
If yes, who? _____ Policy/Certificate # _____

DRIVING -- FOR ALL APPLICANTS

17. In the last 24 months, has any applicant participated in driving any type of motorcycle?
If yes, please answer the following questions:
a. Which applicant(s)? Primary Spouse Child a. Child b. Child c. Child d. Child e.
b. Does applicant have a valid motorcycle license? Yes Yes Yes Yes Yes Yes Yes
c. Within the last 24 months, has the applicant had his/her license suspended or revoked?
d. Within the last 24 months, has the applicant, while operating a motor vehicle, been involved in an accident or received a moving violation? If yes, provide details in "Medical History Details."

MEDICAL HISTORY -- FOR ALL APPLICANTS

IMPORTANT! PLEASE PROVIDE DETAILS OF EACH YES ANSWER IN "MEDICAL HISTORY DETAILS."

18. Is any family member (whether or not named in this application) pregnant or an expectant mother or father?
19. Do any applicants, other than dependent children, not read, write, speak, and understand the English language?
20. Do you have an adoption pending?
21. In the last 6 months, has any applicant taken, or been advised to take, medication or received medical advice or treatment of any kind?
22. Within the last 10 years, has any applicant had any indication, signs, symptoms, diagnosis, or treatment of any disease or disorder of the:
a. gallbladder?
b. pancreas or liver?
c. joints or spine?
d. kidney?
e. eyes, ears, or nose?
f. mouth, throat, or jaw?
23. In the last 10 years, has any applicant had any indication, signs, symptoms, diagnosis, or treatment of:
a. high blood pressure?
b. chest pain?
c. headaches?
d. paralysis?
e. arthritis?
f. convulsions or epilepsy?
g. elevated cholesterol?
h. sexually transmitted disease?
i. cancer?
j. diabetes or sugar in the blood or urine?
k. stroke?
l. tumor, cyst, polyp, lump, or growth of any kind?
m. mental, emotional, or behavioral disorder?
24. In the last 10 years, has any applicant:
a. had a complicated pregnancy or delivery?
b. tested positive for antibodies to the HIV virus?
c. been hospital confined, had surgery, or discussed surgery?
25. In the last 10 years, has any applicant had any indication, signs, symptoms, diagnosis, or treatment of any disease, disorder, or abnormality of the:
a. heart or circulatory system?
b. nervous system?
c. digestive system?
d. muscular or skeletal system?
e. respiratory system?
f. male or female reproductive system, including infertility?
g. urinary system?
h. thyroid, breast, or other glands?
26. In the last 10 years, has any applicant had, been diagnosed as having, or been treated for, Acquired Immune Deficiency Syndrome (AIDS), or any HIV-related disease illness?
27. In the last 10 years, has any applicant had any indication, signs, symptoms, diagnosis, or treatment of any other disease, disorder, injury, or adverse finding, or had any adverse or abnormal test results?
28. In the last 12 months, has any applicant experienced a weight gain or loss of 15 pounds or more?
29. In the last 5 years, has any applicant had any indication, diagnosis, or treatment of an alcohol or drug dependency, problem, or abuse; or any alcohol- or drug-related arrest?
30. Is any applicant currently, or in the last 5 years been, a user of alcoholic beverages in excess of 14 drinks per week?
If yes, show who and how many drinks per week in "Medical History Details" (one drink equals: 12 oz. of beer; 4 oz. of wine; 1 oz. of hard liquor).
31. Has any applicant smoked cigarettes or used tobacco in any form (including smokeless tobacco) or nicotine substitute within the past 12 months? (If yes, mark "Tobacco" in Question 11.)
32. List in "Medical History Details" any additional doctors or other health care professionals that any applicant has consulted with or been treated by in the last 5 years, and give full details.

BROKER STATEMENT: Review the completed application before signing below

Each question on the application was completed by the applicant(s). The applicant has received a Notice of Information Practices and a Conditional Receipt or Conditions Prior to Coverage.

I agree with the answer given for Question 14, "Will the term life benefit replace any existing life insurance?" (If the response shown for Question 14 does not reflect your understanding, please check this box and attach an explanation.)

X _____
Signature of Licensed Broker

X Rusty von Sternberg
Print Full Name

461195098
Broker Number

HEALTH INSURANCE CERTIFICATION AND AUTHORIZATION TO OBTAIN AND DISCLOSE NONMEDICAL INFORMATION

This insurance coverage is not designed nor marketed as employer-provided insurance. This coverage does not comply with all your state's small-employer group health insurance laws. Therefore, this plan cannot be used, now nor at some future date, by you or an employer to provide insurance for employees.

information about my occupation(s), avocations, driving history, criminal history, or prior insurance coverage for my family or me is authorized to give it to Golden Rule's Insurance Administration and Claims Departments.

I certify that:

Golden Rule may also release this information about my family or me to the MIB or any member company for the purposes described in Golden Rule's Notice of Information Practices.

- (a) I am not employed by an employer with 2-50 employees; or
- (b) I am employed by an employer with 2-50 employees; however, no portion of the premium is paid, either directly or indirectly, by my employer.

I (we) have received Golden Rule's Notice of Information Practices. This authorization shall remain valid for 30 months from the date below.

If you cannot certify to either (a) or (b) above, you are not eligible to apply for this plan. By signing below, I certify that I understand that I am applying for personal health insurance that may never be used as employer-provided insurance.

I (we) understand the following: A photocopy of this authorization is as valid as the original. I (we) or my (our) authorized representative may obtain a copy of this authorization by writing to Golden Rule. I (we) may request revocation of this authorization by writing to Golden Rule, as explained in Golden Rule's Notice of Information Practices. Golden Rule may condition enrollment in its health plan or eligibility for benefits on my (our) refusal to sign this authorization. The information that is used or disclosed in accordance with this authorization may be redisclosed by the receiving entity and may no longer be protected by federal or state privacy laws.

953B-799

I authorize Golden Rule Insurance Company's Insurance Administration and Claims Departments to obtain information that they need to underwrite or verify my application for insurance. Any employer, insurance company, government agency, consumer-reporting agency, or the Medical Information Bureau (MIB) having

I have read the above: Health Insurance Certification and Authorization to Obtain and Disclose Nonmedical Information.

Signed X _____ at _____
Date City State
X _____
Signature of Parent/Guardian (If you are a minor)

X _____
Signature of Primary Applicant (You)
X _____
Signature of Spouse (If to be covered)

AUTHORIZATION TO OBTAIN AND DISCLOSE HEALTH INFORMATION

I authorize Golden Rule Insurance Company's Insurance Administration and Claims Departments to obtain health information that they need to underwrite or verify my application for insurance. Any health-care provider, consumer-reporting agency, the Medical Information Bureau (MIB), or insurance company having any information as to a diagnosis, the treatment, or prognosis of any physical or mental conditions about my family or me is authorized to give it to Golden Rule's Insurance Administration and Claims Departments. This includes information related to substance use or abuse.

I (we) have received Golden Rule's Notice of Information Practices. This authorization shall remain valid for 30 months from the date below.

I understand any existing or future requests I have made or may make to restrict my protected health information do not and will not apply to this authorization, unless I revoke this authorization.

I (we) understand the following:

Golden Rule may release this information about my family or me to the MIB or any member company for the purposes described in Golden Rule's Notice of Information Practices.

- A photocopy of this authorization is as valid as the original;
- I (we) or my (our) authorized representative may obtain a copy of this authorization by writing to Golden Rule;
- I (we) may request revocation of this authorization as described in Golden Rule's Notice of Information Practices;
- Golden Rule may condition enrollment in its health plan or eligibility for benefits on my (our) refusal to sign this authorization;
- The information that is used or disclosed in accordance with this authorization may be redisclosed by the receiving entity and may no longer be protected by federal or state privacy laws regulating health insurers.

I have retained a copy of this authorization.

I have read the above: Authorization to Obtain and Disclose Health Information.

Signed X _____ at _____
Date City State
X _____
Signature of Parent/Guardian (If you are a minor)

X _____
Signature of Primary Applicant (You)
X _____
Signature of Spouse (If to be covered)

HEALTH SAVINGS ACCOUNT (HSA) APPLICATION (only if opening an HSA with OptumHealth Bank)

By signing to the right, I acknowledge that:

- I wish to establish an HSA with OptumHealth Bank as custodian.
- I understand and agree that my HSA will be opened under and governed by OptumHealth Bank's Custodial and Deposit Agreement. Terms of this Agreement will be binding on me unless I close my account within 30 days. This document will be sent to me when my account is opened, along with OptumHealth Bank's Privacy Policy and Schedule of Fees and Charges.
- I authorize OptumHealth Bank to provide information about my HSA, including my account number, to Golden Rule, and those acting on behalf of Golden Rule or OptumHealth Bank (if applicable), in connection with the establishment and maintenance of my HSA.
- I acknowledge that Golden Rule and all others acting on behalf of Golden Rule (if applicable), may provide information on my behalf to establish and maintain my HSA.
- I understand my monthly account statements will be made available to me electronically. I agree to notify OptumHealth Bank if I wish to have statements mailed to my home address.
- If I have filled out the information to request an additional debit card, I hereby request OptumHealth Bank to issue a debit card on my account to the person indicated and I acknowledge I will be liable for the use of the debit card by the Authorized User.
- I authorize OptumHealth Bank to share information about my HSA with the authorized user named and to allow withdrawals by check, debit card, or other means to be made by such authorized user.
- I certify that the information provided in this application is true and complete.

X _____
 Signature of Primary Applicant
 Primary Applicant's Social Security Number _____
 Spouse's Social Security Number _____

Per the USA Patriot Act: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open the account, we will ask for your name, street address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

REQUEST FOR AN AUTHORIZED USER DEBIT CARD (OPTIONAL)

Authorized User's _____
 First Name Middle Initial
 Authorized User's _____
 Last Name
 Authorized User's _____
 Date of Birth
 Authorized User's _____
 Social Security No.

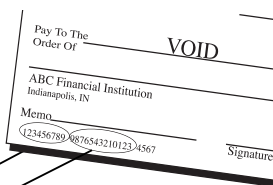
155X-0108

ELECTRONIC FUNDS TRANSFER (EFT) AUTHORIZATION -- ONLY IF PAYING BY EFT

I (we) hereby authorize FACT or Golden Rule to initiate debit entries to the account indicated below. I also authorize the named depository to debit the same to such account.

I agree this authorization will remain in effect until you actually receive written notification of its termination from me.

Nine-digit Check Routing No. _____
 Checking Account No. _____



Financial Institution's Name _____
 Address _____
 City, State, ZIP _____
 Draft On _____
 Day Date Signed

In Tennessee and Texas, drafts may only be scheduled on 1) the premium due date; or 2) up to 10 days after the due date.

X _____
 Signature of Account Holder
 E-mail Address _____

INITIAL PAYMENT CREDIT CARD AUTHORIZATION

I authorize FACT or Golden Rule to bill my MasterCard/Visa account for the Initial Payment. **If quarterly billing requested, the Initial Payment will be for three months plus any one-time costs.**

Name as Printed on Card: _____
 Billing Address _____ City _____ State _____ ZIP _____

Type of Card: MasterCard Visa Expiration Date: _____
 Month Year
 Card Number: _____
 X _____
 Signature of Authorized User

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