

1. Have you or any Proposed Insured been diagnosed or treated for any of the following within the past 5 years: (Underline the condition and record details in space provided.)

- | | Yes | No | | Yes | No |
|--|--------------------------|--------------------------|--|--------------------------|--------------------------|
| a. Eye or ear: disease; disorder; or impairment? | <input type="checkbox"/> | <input type="checkbox"/> | i. Hernia; hemorrhoids; varicose veins; disease of the blood vessels; anemia; or other blood disorder? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Diabetes; goiter; tumor; cancer; or growth of any kind? | <input type="checkbox"/> | <input type="checkbox"/> | j. Kidney colic or stone; syphilis; or any disease of the kidney or bladder? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Rheumatism; arthritis; gout; spine; or back trouble? | <input type="checkbox"/> | <input type="checkbox"/> | k. Sugar; albumin; blood; or pus in the urine? | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Disease of the nervous system; mental or emotional disorder; dizziness; loss of consciousness; convulsions; or epilepsy? | <input type="checkbox"/> | <input type="checkbox"/> | l. Deformity; joint disorder; or physical impairment? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Asthma; tuberculosis; or any disease of the lungs or respiratory system? | <input type="checkbox"/> | <input type="checkbox"/> | m. AIDS or AIDS related complex? | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Heart disease; rheumatic fever; or heart murmur? | <input type="checkbox"/> | <input type="checkbox"/> | n. Disease or disorder of the genital; and/or reproductive organs? | <input type="checkbox"/> | <input type="checkbox"/> |
| g. High blood pressure; heart attack; or chest pain? | <input type="checkbox"/> | <input type="checkbox"/> | o. Been diagnosed or treated for excessive use of: alcohol; tobacco; or habit-forming drug? | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Stomach or duodenal ulcer; indigestion; or any disease or disorder of the: stomach; intestines; rectum; liver; or gall bladder? | <input type="checkbox"/> | <input type="checkbox"/> | p. Disorder of the immune system?(not including HIV status) | <input type="checkbox"/> | <input type="checkbox"/> |

2. Are you or any Proposed Insured currently pregnant?

3. Other than the above, have you or any Proposed Insured, within the past 5 years:

- | | | | | | |
|---|--------------------------|--------------------------|---|--------------------------|--------------------------|
| a. Had an electrocardiogram; x-ray; or other special test? | <input type="checkbox"/> | <input type="checkbox"/> | e. Been postponed; rated up or declined for Life; Hospitalization; Major Medical; or Accident and Sickness Insurance? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Been consulted; treated; or examined by any physician or practitioner for any reason not previously mentioned? | <input type="checkbox"/> | <input type="checkbox"/> | f. Made claim for or received benefits or pension due to any injury or illness? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Been operated on, or advised to have any operation? | <input type="checkbox"/> | <input type="checkbox"/> | | | |
| d. Had a physical check-up? | <input type="checkbox"/> | <input type="checkbox"/> | | | |

4. Name, address and phone number of primary care physician: _____

If any question is answered "Yes," give details below. Also, show name and address of attending physician(s) if other than listed in 4. above.

Question #	Person to whom it applies	Illness or Nature of Injury	Date	Physician's Name and Address

(add separate sheet if additional space is needed)

AGREEMENT

I represent that to the best of my knowledge and belief that each of the above statements and answers are complete and true. I understand that the insurance applied for will not become effective until this Application has been approved by First Reliance Standard Life Insurance Company and only in accordance with the provisions of the Policy. **I understand and agree that if I am applying after the expiration of my initial eligibility period, all medical tests, other than HIV related tests, and costs for attending physician reports will be without expense to First Reliance Standard Life Insurance Company and that I will be responsible for paying the expenses, if any.**

AUTHORIZATION—I hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, insurance company, organization, institution, person or the Medical Information Bureau (MIB) to release any information or record(s) on me (us) or my (our) health. I authorize any such information or record(s) to be released to First Reliance Standard Life Insurance Company or its reinsurers. I also authorize First Reliance Standard Life Insurance Company or its reinsurers to make a brief report to the MIB. This Authorization, or a photographic copy, shall be binding as the original and valid for a period not exceeding twelve (12) months from this date. I understand that I (we) may elect to be interviewed if an investigative consumer report is to be prepared in connection with my (our) application and that I am (we are) entitled to a copy thereof. I further understand that I am (we are) entitled to receive a copy of this Authorization upon request.

I acknowledge receipt of the "Notice Regarding Information Practices."

FRAUD WARNING (NOT APPLICABLE TO LIFE INSURANCE): 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 is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

DATE SIGNED _____ SIGNATURE OF EMPLOYEE/MEMBER _____

DATE SIGNED _____ SIGNATURE OF SPOUSE (if spouse is requesting coverage) _____

NOTICE REGARDING INFORMATION PRACTICES

In considering this Application, First Reliance Standard Life Insurance Company ("we", "us" or "our") collects certain information about all proposed insureds ("you" or "your"). The precise information varies according to the amount and type of coverage you apply for. Generally, we seek information about your: (1) age; (2) occupation; (3) physical condition; (4) medical history; (5) hobbies; and (6) other relevant activities.

You are the most important source of information, but we may also verify or collect information on you or your family from: (1) physicians; (2) other health care providers; (3) employers; (4) other insurers to which you have applied; (5) consumer investigative organizations; and (6) the Medical Information Bureau ("MIB").

The MIB is a not-for-profit organization of life insurance companies which operates an information exchange for its members. This information may alert us to a need for further investigation, but under MIB rules such information cannot be used: (1) either wholly or in part to increase the premium for insurance; or (2) to deny issuance of insurance.

We may collect information by: (1) phone; (2) correspondence; or (3) personal contact.

Information will be treated as confidential. First Reliance Standard Life Insurance Company or its reinsurers may, however, with your authorization make a brief report to the MIB. 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, the MIB, upon request, will supply such company with the information in its file. The information supplied to other member companies may alert them to a need for further investigation.

In some circumstances, however, information may be released to third parties without your authorization (with the exception of the MIB). These include persons or organizations who are: (1) performing business functions for us; (2) conducting actuarial or scientific studies or audits; or (3) our reinsurers. We or our reinsurers may also release information to other life insurance companies to whom you apply for life or health insurance coverage, or to whom a claim for benefits is submitted. Please be assured that although such disclosures may occur, they are not always or even often made. When a disclosure is necessary, only as much information as is reasonably necessary to achieve the intended purpose will be disclosed.

You have the right to acquire and, if necessary, correct any personal information we or the MIB collect. Upon written request to us, we will within 30 days of receipt: (1) inform you of the nature and substance of the recorded information; (2) permit personal viewing and copying of the information in our possession; (3) disclose the identities of those persons such information has been disclosed to within the last two years; and (4) provide you with procedures for correction, amendment or deletion of the recorded information. Medical information will be disclosed to a physician that you choose. You may write to us for a fuller explanation of our information practices.

You may also contact the MIB by telephone to arrange for disclosure of any information it may have on you. The MIB's toll-free telephone number is 866-692-6901 (TTY 866-346-3642 for hearing impaired). If you question the accuracy of information in the MIB's file, you may contact the MIB in writing and seek correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the MIB's information office is Post Office Box 105, Essex Station, Boston, Massachusetts 02112.

KEEP THIS NOTICE FOR YOUR RECORDS.

FIRST RELIANCE STANDARD
Life Insurance Company

a DELPHI company

Home Office: New York, NY