

Application Packet

CBO 100 • CBO 50 • TERM 125 • TERM 100

ADB • CONTINUATION 10 • CONTINUATION 25

PAYMENT PROTECTOR • PAYMENT PROTECTOR CONTINUATION 10

Agents: When filling out applications, be sure to include your client's email address. This will allow us to better service your clients' policies.

Forms included in this packet:

- › Application (Series 5160)
- › ADB Disclosure (11-149-9) – *Required when applying for ADB.*
- › Accelerated Death Benefit Rider Disclosure (Series 8604) – *Required for all products except ADB, Payment Protector, and Payment Protector Continuation. Applicant's Acknowledgment must be signed and submitted with the application.*
- › Consumer Disclosure and Authorization (Series 8480) – *Must be signed and submitted with the application.*

Additional forms that may be required:

These forms can be ordered or downloaded from www.americo.com.

- › **Supplemental Applications** – *Refer to Americo.com for additional information. State variations apply.*
- › **Replacement Forms** – *Required in applicable states when replacing an existing life insurance policy or annuity contract. Important Note: States may require a completed replacement form even when an existing policy or contract is not being replaced. Refer to Americo.com for additional information. State variations apply.*
- › **HIV Consent Forms** – *May be required in applicable states due to underwriting. State variations apply.*
- › **Transfer Funds Form** – *Required when transferring funds from another financial institution to Americo.*

For additional information, contact Agent Services at 800.231.0801 or log on to www.americo.com.

The Americo logo features the word "AMERICO" in a bold, italicized, sans-serif font. Above the letter "I" is a stylized graphic of three horizontal lines. The logo is positioned in the bottom right corner of the page, with a large, light gray, stylized letter "A" in the background.

SECTION 1. PROPOSED INSURED INFORMATION

1. Proposed Insured's Name (Last, First, MI)		2. <input type="checkbox"/> Single <input type="checkbox"/> Married	4. a. Height: _____ ' _____ "
		3. <input type="checkbox"/> Male <input type="checkbox"/> Female	b. Weight: _____ lbs.
5. Mailing Address (Include City, State, and ZIP. If mailing address is a PO Box, a street address is also required.)			
6. Street Address (Include City, State, and ZIP)			
7. Has the Proposed Insured lived at their current address for less than 6 years? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes , prior ZIP Code is required: _____			
8. Phone Number: <input type="checkbox"/> Home <input type="checkbox"/> Cell <input type="checkbox"/> Work		9. Email Address	
10. Social Security Number	11. Date of Birth (MM/DD/YYYY)	12. Age	13. Place of Birth (State, Country)
14. a. Is the Proposed Insured a U.S. Citizen? (If No , complete 14b. and 14c. below.) <input type="checkbox"/> Yes <input type="checkbox"/> No			
b. Is the Proposed Insured a Permanent Resident? (If Yes , provide Permanent Resident Visa or Green Card ID Number.) <input type="checkbox"/> Yes <input type="checkbox"/> No			
c. *Permanent Resident Visa or Green Card ID #: _____			
*A copy of the Permanent Resident Visa or Green Card must be provided to underwriting as a delivery requirement.			
15. What is your current employment status? (Please choose one.)			
<input type="checkbox"/> Employed: If selected, provide: Annual Salary: \$ _____ Occupation: _____			
<input type="checkbox"/> Disabled <input type="checkbox"/> Student			
<input type="checkbox"/> Retired <input type="checkbox"/> Stay-at-Home Person If either of these is selected, provide Household Income: \$ _____			
<input type="checkbox"/> Unemployed: If selected, provide: Date Unemployment Started: _____ Usual Occupation: _____			

SECTION 2. PRODUCT INFORMATION (Verify that the product is available in the state where the application is being signed.)

1. <input type="checkbox"/> CBO 100 <input type="checkbox"/> Term 125	<input type="checkbox"/> Continuation 25 <input type="checkbox"/> Payment Protector <input type="checkbox"/> Continuation 10 <input type="checkbox"/> Payment Protector Continuation	<input type="checkbox"/> ADB (if selected, skip 2 & 3) Base Face Amount: \$1,000 ADB Rider: \$ _____	
<input type="checkbox"/> CBO 50 <input type="checkbox"/> Term 100 <input type="checkbox"/> Other: _____			
2. Guarantee Periods (Level Period/Guarantee Period)	3. Payment Information	5. Effective Date	6. Automatic Premium Loan
<input type="checkbox"/> 15/15 <input type="checkbox"/> 20/20 <input type="checkbox"/> 25/25 <input type="checkbox"/> 30/30 <input type="checkbox"/> 15/5 <input type="checkbox"/> 20/5 <input type="checkbox"/> 25/5 <input type="checkbox"/> 30/5 <input type="checkbox"/> To Age 70 (Payment Protector or Payment Protector Continuation products only) <input type="checkbox"/> Other: _____	Face Amount \$ _____ Monthly Income*: \$ _____ *Payment Protector or Payment Protector Continuation only.	(If not checked, will be "Issue Date". Date cannot be the 29 th , 30 th , or 31 st of the month.) <input type="checkbox"/> Issue Date <input type="checkbox"/> Save Age of _____ <input type="checkbox"/> Specific Date _____	(Continuation products only.) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA
IMPORTANT NOTE: 5-Year Guarantee Periods are only available on Term products.	4. Mode Premium \$ _____ Mode: <input type="checkbox"/> Monthly Bank Draft <input type="checkbox"/> Annually		

SECTION 3. RIDERS (Verify rider availability. Riders are not available in all states or with all products. Please refer to your Agent Guide.)

<input type="checkbox"/> Accidental Death Benefit <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$25,000 (Payment Protector or Payment Protector Continuation only)	<input type="checkbox"/> Disability Income*
<input type="checkbox"/> Accidental Death Benefit (CBO products only) ...\$ _____	<input type="checkbox"/> Primary Insured <input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Year \$ _____
<input type="checkbox"/> Additional Insured Term Insurance*\$ _____	<input type="checkbox"/> Additional Insured <input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Year \$ _____
<input type="checkbox"/> Children's Term*\$ _____	<input type="checkbox"/> Monthly Income Death Benefit: \$ _____
<input type="checkbox"/> Term Insurance\$ _____	Income Period: <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> 30 <input type="checkbox"/> To Age 70
<input type="checkbox"/> Waiver of Premium	

*Additional Insured, Children's Term, and Disability Income riders require supplemental applications.

SECTION 4. BENEFICIARY INFORMATION (Include percentage shares. If shares are not given, they will be equal.)

If not specified, all beneficiaries will be Primary.	Name	Social Security Number or Taxpayer ID	Relationship	Date of Birth	Phone Number	Email	% of Share (Must total 100%)
<input type="checkbox"/> Primary							
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent							
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent							
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent							
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent							
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent							

SECTION 5. OWNER INFORMATION (If different from the Proposed Insured.)

1. Owner's Name (Last, First, MI) _____ 2. Relationship to Proposed Insured _____ 3. SSN or Taxpayer ID _____

4. Mailing Address (Include City, State, and ZIP. If mailing address is a PO Box, a street address is also required.) _____

5. Street Address (Include City, State, and ZIP) _____

6. Has the Owner lived at their current address for less than 6 years? Yes No If Yes, prior ZIP Code is required: _____

7. Phone Number: Home Cell Work 8. Email Address _____ 9. Date of Birth (MM/DD/YYYY) _____ 10. Place of Birth (State, Country) _____

11. a. Is the Owner a U.S. Citizen? (If No, complete 11b. and 11c. below.) Yes No
 b. Is the Owner a Permanent Resident? (If Yes, provide Permanent Resident Visa or Green Card ID Number.) Yes No
 c. *Permanent Resident Visa or Green Card ID #: _____
 *A copy of the Permanent Resident Visa or Green Card must be provided to underwriting as a delivery requirement.

SECTION 6. PERSONAL HISTORY

If you answer **Yes** to any of the personal history questions below (1-4), you will not be eligible for coverage under this application. Yes No

1. Within the last 12 months used, any of the following: walker, wheelchair, electric scooter, supplemental oxygen, or catheter?

2. Within the past 2 years have you engaged in any motor sports racing; boat racing; parachuting/skydiving; hang gliding; base jumping; rock or mountain climbing; cave diving, underwater photography, canyoning, or Scuba diving over 100 ft.?

3. In the past 10 years, have you:

a. Used heroin, morphine, other unprescribed narcotics, ecstasy, opium derivatives, marijuana for medical purposes, cocaine, crack, barbiturates, amphetamines, methamphetamines, or hallucinogens or any other illegal, restricted or controlled substances; or been treated or been advised by a licensed member of the medical profession to seek treatment for the intake of any drug?

b. Used alcohol to a degree that required treatment or was advised to limit or discontinue its use by a licensed member of the medical profession?

c. Used or been convicted of possession of unlawful drugs or used prescription drugs other than as prescribed by a licensed member of the medical profession in any form?

d. Been convicted of, pled guilty to, or currently awaiting trial for a felony?

e. Served or been released from incarceration, probation, parole, or other court-ordered supervision?

4. Are you currently under an order for probation, parole or other court-ordered supervision?

5. Within the past 2 years, have you made any flights as a pilot or student pilot? (If Yes, aviation exclusion will be included.)

6. Within the next 2 years, do you intend to work, travel, or reside in Iraq or Afghanistan for more than 30 days?

7. Are you a member of the United States Military on active duty? (If Yes, complete 7a. below.)

a. If Yes, are you currently deployed or do you have orders to be deployed in Iraq or Afghanistan?

8. Do you currently have a valid driver's license?

a. If No, choose a reason from the list below:

I use public or commercial transportation I have a medical restriction to driving
 Parking violations or child support I am unable to physically appear
 My license has been suspended or revoked I have never had a driver's license due to personal choice

b. If Yes, in the past 2 years, have you been convicted, pled guilty, or entered into a plea agreement for driving under the influence of drugs, alcohol, or reckless driving; had more than 3 moving violations; or had your driver's license suspended or revoked for any driving-related criticism?

SECTION 7. MEDICAL HISTORY

If you are applying for the ADB product, do not answer questions 1-13; These questions will not be considered for this product.

- 1. a. During the last 24 months, which of the statements below describes your nicotine use (check all that apply):
b. If you are NOT a CURRENT nicotine user, have you used any nicotine products listed in Question 1a. (above) in the past?
c. During the last 24 months, have you smoked marijuana for recreational purposes?

If you answer Yes to any of the health questions below (2-8), you will not be eligible for coverage under this application.

- 2. To the best of your knowledge and belief, have you ever (1) been diagnosed with, or (2) received care or treatment for, or (3) consulted with or been advised by a licensed member of the medical profession to seek treatment for:
3. To the best of your knowledge and belief, have you (1) been diagnosed with, or (2) received care or treatment for, or (3) consulted with or been advised by a licensed member of the medical profession to seek treatment for:
4. Have you been prescribed narcotics by a licensed member of the medical profession to alleviate the pain of a chronic condition and have continued this medication for a period lasting more than 6 months?
5. In the past 2 years, other than for wellness visits, minor injuries, or illnesses for which a licensed member of the medical profession has deemed you fully recovered and requiring no further treatment or follow up, have you had:
6. Are you, at the time of this application, confined to any hospital or other medical or rehabilitation facility?
7. Are you currently pregnant? (If Yes, complete 7a. below.)
8. In the past 12 months, have you been recommended by a licensed member of the medical profession, but not yet completed, any treatment, surgery, or hospitalization?

SECTION 7. MEDICAL HISTORY (CONTINUED)

9. To the best of your knowledge and belief, have you (1) been diagnosed with, or (2) received care or treatment for, or (3) consulted with **Yes** **No**
 or been advised by a licensed member of the medical profession to seek treatment for:
- a. Diabetes in any form including Pre-Diabetes or elevated blood sugar? (If **Yes**, complete i.-vii. below.).....
- i. Was your initial diagnosis within the past 6 months?.....
- ii. Was your original diagnosis given prior to age 35?.....
- iii. How is your diabetes currently treated? (Check all that apply.)
 Oral Medications or Non-Insulin Injectable Oral Medications and Insulin Insulin Diet and Exercise
- iv. How often, on average, do you check your blood sugar?: Daily Weekly Monthly Never
- v. Within the past 3 months have you taken more than 2 medications prescribed by a licensed member of the medical profession to control your blood sugar?.....
- vi. In the past 6 months, have you had an A1c reading of more than 8.0 or has a licensed member of the medical profession told you that your diabetes is uncontrolled?
- vii. Have you been treated for cellulitis, neuropathy or amputation of either your right or left foot or leg?.....
- b. Hypertension (High Blood Pressure)? (If **Yes**, complete i.-vi. below.).....
- i. Was your initial diagnosis within the past 4 months?.....
- ii. Was your original diagnosis given prior to age 30?
- iii. Are you currently taking more than 3 medications prescribed by a licensed member of the medical profession to control your high blood pressure?.....
- iv. Have you had an **abnormal** electrocardiogram (EKG) or **echocardiogram** (echo) within the last 12 months?
- v. In the past 6 months has a licensed member of the medical profession communicated to you that your blood pressure was uncontrolled?
- vi. Have you ever been treated by a licensed member of the medical profession for any heart disease or disorder including chest pain (angina) or blood circulation condition?.....
10. To the best of your knowledge and belief, have you ever tested positive for the HIV infection or been diagnosed by a licensed member of the Medical profession as having ARC or AIDS caused by the HIV infection or other sickness or conditions derived from such infection?

11. Provide the name and contact information of your Personal Care Physician

Physician's Name	Physician's Phone Number
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Physician's Address

12. Provide name and contact information of the last physician you have seen: Check here if it is same as the Personal Care Physician listed above.

Physician's Name	Physician's Phone Number
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Physician's Address

13. Check here if you have not seen a licensed medical provider of any kind in the past 15 years.

SECTION 8. LIFE INSURANCE IN FORCE AND REPLACEMENT INFORMATION

1. Is there any existing life insurance or annuity coverage on the life of any Proposed Insured? If **Yes**, provide details below, including whether the life insurance applied for will replace or otherwise reduce in value any existing life insurance or annuity in force. **Yes** **No**

Insured's Name	Company	Owner's Name	Date (mo/yr)	Face Amount	Accidental Death Benefit	
						<input type="checkbox"/> Internal <input type="checkbox"/> External <input type="checkbox"/> Replacement
						<input type="checkbox"/> Internal <input type="checkbox"/> External <input type="checkbox"/> Replacement
						<input type="checkbox"/> Internal <input type="checkbox"/> External <input type="checkbox"/> Replacement
						<input type="checkbox"/> Internal <input type="checkbox"/> External <input type="checkbox"/> Replacement
						<input type="checkbox"/> Internal <input type="checkbox"/> External <input type="checkbox"/> Replacement
						<input type="checkbox"/> Internal <input type="checkbox"/> External <input type="checkbox"/> Replacement

There is other existing life insurance or annuities.

SECTION 9. SECONDARY DESIGNEE INFORMATION

- 1. Do you wish to designate another person the right to receive notice of an impending lapse or termination of the policy applied for in the event of nonpayment of premium? Yes No
- 2. Secondary Designee's Name (Last, First, MI) _____
- 3. Phone Number: Home Cell Work
- 4. Address (Include City, State, and Zip) _____

SECTION 10. AUTHORIZATION AND ACKNOWLEDGMENT

REQUEST FOR OWNER(S) TAXPAYER IDENTIFICATION NUMBER AND W-9 CERTIFICATION: Under penalties of perjury, I as the Owner certify that (check all that apply):

- I am a U.S. citizen or other U.S. person, and the number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and,
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.

By providing Your Authorization and Acknowledgment, You:

- **AGREE** any policy issued on this application will be deemed to be delivered in and governed by the laws of the jurisdiction where the Owner resides at the time of the application, as evidence by the address provided in this application.
- **ACKNOWLEDGE** that the USA PATRIOT ACT requires all financial institutions, including insurance companies, to verify the identity of their customers. Providing your name, address, date of birth and taxpayer identification number allows Americo to verify your identity. Americo's verification process may include the use of third-party sources to verify the information you provide.
- **AUTHORIZE** Americo to act on electronic and/or telephonic information from all parties specified in this application. This authorization may be revoked by sending written notice to Americo at its administrative office address. The absence of this authorization constitutes a rejection of this authorization. Yes No

You furthermore Agree to the following:

- **THE ANSWERS AND STATEMENTS IN THE APPLICATION FOR INSURANCE ARE THE BASIS FOR ANY POLICY ISSUED BY AMERICO AND NO INFORMATION WILL BE CONSIDERED TO HAVE BEEN GIVEN TO AMERICO UNLESS IT IS STATED IN THE APPLICATION.**
- **YOUR SALES REPRESENTATIVE DOES NOT HAVE AMERICO'S AUTHORIZATION TO WAIVE THE ANSWER TO ANY QUESTION IN THIS APPLICATION, NOR DECIDE ON THE INSURABILITY, NOR WAIVE ANY OF THE COMPANY'S UNDERWRITING REQUIREMENTS, NOR CHANGE ANY CONTRACT.**
- **ALL ANSWERS AND STATEMENTS IN THIS APPLICATION FOR INSURANCE, AS THEY PERTAIN TO YOU, ARE TRUE AND COMPLETE TO THE BEST OF YOUR KNOWLEDGE AND BELIEF. CONSISTENT WITH STATE LAWS, ANY FALSE ANSWER MAY SERVE AS A BASIS FOR A DENIAL OF A CLAIM AND/OR RESCISSION OF THE POLICY.**

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR ON AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

Signed at (State) _____ on (Month/Day/Year) _____

Signature of Proposed Insured (required)

Signature of Owner (if different than the Proposed Insured)

Printed Name of Witnessing Agent (required)

Florida Agent ID #

Signature of Witnessing Agent (required)

This signed Disclosure must be completed and returned when applying for:

ADB

The features and benefits of term and/or universal life insurance have been presented to me by my agent. I understand that I had the opportunity to apply for a policy that offers a higher death benefit payable upon the death of the insured for any reason.

ADB offers term life insurance with an Accidental Death Benefit Rider. It provides the following benefits:

- Subject to policy provisions, the Term Life policy will pay **\$1,000** if the insured dies for any reason.
- The Accidental Death Benefit Rider will pay, in addition to the Term Life policy, if the insured dies from a bodily injury which is a direct result of an accident within 180 days of the injury.
- The Common Carrier Accidental Death Benefit will pay, in addition to the Term Life policy and the Accidental Death Benefit, only if the insured dies from a bodily injury which is a direct result of an accident while riding as a fare-paying passenger in a Common Carrier. The Common Carrier benefit equals the Accidental Death Benefit Rider amount.
- The amount of the Accidental Death Benefit Rider is selected upon application and will be included on the Policy Data Page of your issued policy.

ACKNOWLEDGMENT

I, the undersigned Insured (and Policy Owner, if other than the Insured), acknowledge that I have read this Disclosure. I understand the above-stated benefits and will consult the policy and rider forms for all other terms, limitations, and exclusions.

Signed at (City and State) _____ on (Month/Day/Year) _____

Signature of Proposed Insured (*required*)

Signature of Owner (*if different than Proposed Insured*)

ADB (Policy Series 301) and Accidental Death Benefit Rider (Rider Series 2165) are offered on a group or individual basis depending on the state and are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products and benefits may not be available in all states. Certain restrictions apply. Consult policy and rider for all terms, exclusions, and limitations as well as to determine what constitutes accidental death.

**Accelerated Death Benefit
Rider Disclosure**

AFL8604 (01/21)



ACCELERATED DEATH BENEFITS DO NOT AND ARE NOT INTENDED TO QUALIFY AS LONG-TERM CARE INSURANCE.

This disclosure is a brief description of the Living Benefit Accelerated Death Benefit Riders. This disclosure is not an insurance contract, but only a summary of the coverage provided by these riders. **There is no premium charged for these riders.**

Accelerated Death Benefit payments, as described below are intended to qualify for favorable tax treatment under the Internal Revenue Code. However, the benefits received under any accelerated death benefit rider may be taxable and may adversely affect your eligibility for Medicaid or other government benefits or entitlements. You should consult your personal tax advisor regarding the tax treatment of accelerated death benefits. You should contact a qualified tax advisor or the applicable government agency such as the local State Medicaid Office for advice regarding eligibility for Medicaid or other government benefits or entitlements before requesting this benefit.

The requested Acceleration amounts will be reduced by an administrative fee of \$100 and an actuarial discount, based on the insured's life expectancy at the time of the request. Calculated benefits may result in no payment.

A Full Acceleration of the death benefit will result in termination of the policy. A Partial Acceleration of the death benefit will reduce the policy face amount with a pro rata reduction of your policy's cash value, if any and the policy premium will be based on the new face amount. Any request for Partial Acceleration must be at least \$5,000 and the remaining policy face amount cannot be less than \$20,000.

Living Benefit Riders Available with Term Products*

Critical Illness Accelerated Death Benefit Rider (Rider Series 2190) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Critical Illness**. A **Critical Illness** is one or more of the following conditions: Amyotrophic Lateral Sclerosis (ALS/Lou Gehrig's Disease); End Stage Renal disease (Kidney Failure); invasive cancer; major organ failure; myocardial infarction (heart attack); stroke.

A full or partial accelerated death benefit is available under this rider. A partial acceleration for a **Critical Illness** may only be requested once every 12 months.

Chronic Illness Accelerated Death Benefit Rider (Rider Series 2191) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Chronic Illness**. A **Chronic Illness** means that within the last 12 months, a physician has certified that for a continuous period of at least 90 days, the insured is unable to perform at least 2 activities of daily living or requires substantial supervision to protect themselves due to severe cognitive impairment.

Each requested acceleration may not exceed the per diem allowance permitted by section 101(g)(3) of the Internal Revenue Code. The per diem allowance is annualized to determine the maximum lump sum amount payable every 12 months. The Internal Revenue announces the per diem limit for each calendar year.

A full or partial accelerated death benefit is available under this rider. A partial acceleration for a **Chronic Illness** may only be requested once every 12 months.

Terminal Illness Accelerated Death Benefit Rider (Rider Series 2192) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Terminal Illness**. A **Terminal Illness** is a medical condition that is reasonably expected to result in the insured's death within 12 months or less.

A full or partial accelerated death benefit is available under this rider. A partial acceleration for Terminal Illness may only be elected one time. If you elect a partial acceleration for Terminal Illness Accelerated Death Benefit, the accelerated death benefits for Critical Illness or Chronic Illness are no longer available.

Living Benefit Riders Available with CBO Products and the Continuation Product†

Critical Illness Accelerated Death Benefit Rider (Rider Series 2195) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Critical Illness**. A **Critical Illness** is one or more of the following conditions: Amyotrophic Lateral Sclerosis (ALS/Lou Gehrig's Disease); End Stage Renal disease (Kidney Failure); Life-threatening (invasive) cancer; major organ failure; myocardial infarction (heart attack); stroke.

Only a full acceleration of the policy's death benefit is available under this rider.

Chronic Illness Accelerated Death Benefit Rider (Rider Series 2196) – You may an acceleration of your policy's death benefit if the insured is diagnosed with a **Chronic Illness**. A **Chronic Illness** means that within the last 12 months, a physician has certified that for a continuous period of at least 90 days, the insured is unable to perform at least 2 activities of daily living or requires substantial supervision to protect themselves due to severe cognitive impairment.

Each requested acceleration may not exceed the per diem allowance permitted by section 101(g)(3) of the Internal Revenue Code. The per diem allowance is annualized to determine the maximum lump sum amount payable every 12 months. The Internal Revenue announces the per diem limit for each calendar year.

Only a full acceleration of the policy's death benefit is available under this rider.

Terminal Illness Accelerated Death Benefit Rider (Rider Series 2197) – You may request a full or partial acceleration of your policy's death benefit if the insured is diagnosed with a **Terminal Illness**. A **Terminal Illness** is a medical condition that is reasonably expected to result in the insured's death within 12 months or less.

Only a full acceleration of the Policy's death benefit is available under this rider.

I acknowledge that I have read the Accelerated Death Benefit Rider Disclosure, have been given a copy of this Disclosure, and that the features of this product have been explained to me.

Owner's Signature

Date

I acknowledge that I have reviewed this Rider Disclosure with the Owner.

Agent's Signature

Date

*Rider Series 2190, 2191, and 2192 are issued automatically with term life insurance policy series 301 and 302. †Rider Series 2195, 2196, and 2197 are issued automatically with universal life policy series 314 and 325. Products may not be available in all states. Not available with ADB, Payment Protector, or Payment Protector Continuation.

Accelerated Death Benefit Rider Disclosure

AFL8604 (01/21)

ACCELERATED DEATH BENEFITS DO NOT AND ARE NOT INTENDED TO QUALIFY AS LONG-TERM CARE INSURANCE.

This disclosure is a brief description of the Living Benefit Accelerated Death Benefit Riders. This disclosure is not an insurance contract, but only a summary of the coverage provided by these riders. **There is no premium charged for these riders.**

Accelerated Death Benefit payments, as described below are intended to qualify for favorable tax treatment under the Internal Revenue Code. However, the benefits received under any accelerated death benefit rider may be taxable and may adversely affect your eligibility for Medicaid or other government benefits or entitlements. You should consult your personal tax advisor regarding the tax treatment of accelerated death benefits. You should contact a qualified tax advisor or the applicable government agency such as the local State Medicaid Office for advice regarding eligibility for Medicaid or other government benefits or entitlements before requesting this benefit.

The requested Acceleration amounts will be reduced by an administrative fee of \$250 and an actuarial discount, based on the insured's life expectancy at the time of the request. Calculated benefits may result in no payment.

A Full Acceleration of the death benefit will result in termination of the policy. A Partial Acceleration of the death benefit will reduce the policy face amount with a pro rata reduction of your policy's cash value, if any and the policy premium will be based on the new face amount. Any request for Partial Acceleration must be at least \$5,000 and the remaining policy face amount cannot be less than \$20,000.

Living Benefit Riders Available with Term Products*

Critical Illness Accelerated Death Benefit Rider (Rider Series AFL2190) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Critical Illness**. A **Critical Illness** is one or more of the following conditions: Amyotrophic Lateral Sclerosis (ALS/Lou Gehrig's Disease); End Stage Renal disease (Kidney Failure); invasive cancer; major organ failure; myocardial infarction (heart attack); stroke.

A full or partial accelerated death benefit is available under this rider. A partial acceleration for a **Critical Illness** may only be requested once every 12 months.

Chronic Illness Accelerated Death Benefit Rider (Rider Series AFL2191) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Chronic Illness**. A **Chronic Illness** means that within the last 12 months, a physician has certified that for a continuous period of at least 90 days, the insured is unable to perform at least 2 activities of daily living or requires substantial supervision to protect themselves due to severe cognitive impairment.

Each requested acceleration may not exceed the per diem allowance permitted by section 101(g)(3) of the Internal Revenue Code. The per diem allowance is annualized to determine the maximum lump sum amount payable every 12 months. The Internal Revenue announces the per diem limit for each calendar year.

A full or partial accelerated death benefit is available under this rider. A partial acceleration for a **Chronic Illness** may only be requested once every 12 months.

Terminal Illness Accelerated Death Benefit Rider (Rider Series AFL2192) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Terminal Illness**. A **Terminal Illness** is a medical condition that is reasonably expected to result in the insured's death within 12 months or less.

A full or partial accelerated death benefit is available under this rider. A partial acceleration for Terminal Illness may only be elected one time. If you elect a partial acceleration for Terminal Illness Accelerated Death Benefit, the accelerated death benefits for Critical Illness or Chronic Illness are no longer available.

Living Benefit Riders Available with CBO Products and the Continuation Product†

Critical Illness Accelerated Death Benefit Rider (Rider Series AFL2195) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Critical Illness**. A **Critical Illness** is one or more of the following conditions: Amyotrophic Lateral Sclerosis (ALS/Lou Gehrig's Disease); End Stage Renal disease (Kidney Failure); Life-threatening (invasive) cancer; major organ failure; myocardial infarction (heart attack); stroke.

Only a full acceleration of the policy's death benefit is available under this rider.

Chronic Illness Accelerated Death Benefit Rider (Rider Series AFL2196) – You may an acceleration of your policy's death benefit if the insured is diagnosed with a **Chronic Illness**. A **Chronic Illness** means that within the last 12 months, a physician has certified that for a continuous period of at least 90 days, the insured is unable to perform at least 2 activities of daily living or requires substantial supervision to protect themselves due to severe cognitive impairment.

Each requested acceleration may not exceed the per diem allowance permitted by section 101(g)(3) of the Internal Revenue Code. The per diem allowance is annualized to determine the maximum lump sum amount payable every 12 months. The Internal Revenue announces the per diem limit for each calendar year.

Only a full acceleration of the policy's death benefit is available under this rider.

Terminal Illness Accelerated Death Benefit Rider (Rider Series AFL2197) – You may request a full or partial acceleration of your policy's death benefit if the insured is diagnosed with a **Terminal Illness**. A **Terminal Illness** is a medical condition that is reasonably expected to result in the insured's death within 12 months or less.

Only a full acceleration of the Policy's death benefit is available under this rider.

*Rider Series 2190, 2191, and 2192 are issued automatically with term life insurance policy series 301 and 302. †Rider Series 2195, 2196, and 2197 are issued automatically with universal life policy series 314 and 325. Products may not be available in all states. Not available with ADB, Payment Protector, or Payment Protector Continuation.

MIB, LLC. PRE-NOTICE

Information regarding your insurability will be treated as confidential. Americo Financial Life and Annuity Insurance Company (Americo) is a member of MIB, LLC (MIB). Americo, or its reinsurers may make a brief report to the MIB, LLC., a not-for-profit membership organization of life insurance companies operating as an information exchange for its members. If you apply to another MIB member company for life or health insurance or a claim is submitted to such a company, upon request MIB will supply the company with the information it has in its file. Americo or its reinsurers may also release information to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. It is Americo's practice to prohibit third parties who lawfully receive nonpublic health information from redisclosing or reusing the disclosed information.

Upon receipt of a request from you, the MIB, LLC. will arrange disclosure of any information it has in your file. Please contact MIB at 866.692.6901. If you question the accuracy of information in the file, you may contact the MIB and seek a correction in accordance with the procedures in the Fair Credit Reporting Act. The MIB's information office address is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734. The Company and its reinsurers may release information in its file to its reinsurers and to other life and health insurance companies to whom you apply for insurance or to whom a claim is submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

By signing this form you authorize Americo, its reinsurer, or authorized third-party administration to make a brief report of your protected health information to MIB, LLC.

MEDICAL INFORMATION AUTHORIZATION

Your authorization permits any insurance or reinsurance company, licensed medical physician, medical professional, hospital, pharmacy or pharmacy benefit manager, records custodians, other medical or medically related facility, clearing house, consumer reporting agency, and/or MIB, LLC. that has any information about you, or anyone listed in this application who are proposed to be insured, to give Americo, its reinsurers or any MIB-authorized third-party administrator performing underwriting services on Americo's behalf, information about other insurance coverage, age, general character, habits, finances, motor vehicle records, medical care or advice about any physical or mental condition, including medications prescribed, chart notes, labs, x-rays and special tests, information on the diagnosis and treatment of Human Immunodeficiency Virus (HIV) infection, sexually transmitted diseases, and the use of drugs, alcohol, tobacco and psychotherapy notes and alcoholism, required by Americo to determine insurability and/or claims eligibility, for the duration of the claim. Health information obtained will not be re-disclosed without your authorization unless permitted by law, in which case it may not be protected under federal privacy rules.

This authorization remains in place for the entire contestable period as outlined in your policy. From time to time additional medical information is reported to Americo by MIB and other permitted sources as outlined above that may conflict with your application. Your signature below represents a continuous authorization on your behalf for Americo to request medical records from any medical provider for the contestable period. This authorization will also satisfy the requirements of any separate authorization the medical provider may have for release of medical records. In the event the medical provider does not agree to accept this authorization, you agree to cooperate with Americo in executing any other documentation required for the release of those medical records.

You may obtain a copy of this Medical Information Authorization on request. This authorization will be valid for 2 years from the date signed. This authorization may be revoked for any reason. Notice of revocation must be sent, in writing, to Americo at its Administrative Office address.

I understand that the aforementioned parties requesting access to my (electronic or paper) medical records will attempt to access my medical records in the most efficient manner possible, including electronic interchange through a Health Information Exchange or directly through My Providers' electronic health record system.

I authorize MIB, LLC., or any MIB member insurer, to provide any medical or personal information that it has about me to Americo, its reinsurer or any MIB-authorized third-party administrator performing underwriting services on Americo's behalf.

Your failure to execute this authorization may result in Americo being unable to collect information related to you and prevent approval of your application for life insurance.

This authorization supersedes any records release permissions I have previously executed and I direct my physician(s) to cooperate fully.

_____ Name of Proposed Insured (please print)	_____ Signature of Proposed Insured	_____ Date
_____ Name of Additional Proposed Insured (please print) (if applicable)	_____ Signature of Additional Proposed Insured	_____ Date
_____ Signature of Child	_____ Signature of Child	_____ Signature of Child
_____ Signature of Child	_____ Signature of Child	_____ Signature of Child
_____ Signature of Parent/Legal Guardian		

AGENT'S REPORT

Important Note: Agent's Report must be completed and submitted with all applications

Proposed Insured's Name: _____

1. Is the Agent related to the Proposed Insured(s)? Yes No If Yes, provide relationship: _____

2. How long has the Agent known the Proposed Insured(s)?..... _____

Provide details of all Yes answers in the Agent Comments/Remarks section.

3. Did the applicant approach you to purchase insurance? *If Yes, list their stated need for the insurance in the Agent Comments/Remarks section.* Yes No

4. Is there any existing life insurance or annuity coverage on the life of any Proposed Insured? Yes No
If Yes, answer question 5. If No, skip question 5.

5. Will the life insurance applied for replace, or otherwise reduce in value, any existing life insurance or annuity now in force?..... Yes No
Complete replacement form(s) in accordance with applicable state replacement regulations. Provide copies of replacement form(s) to the Owner and the Company. Leave copies of sales materials with Owner. If you used an electronic sales presentation, you must mail a copy to the Owner.

6. Were appropriate replacement forms left with the client? Yes No

7. At the time the application was taken, were all of the Proposed Insured's present and did you witness their signatures? Yes No

8. Did the Proposed Insured(s) directly respond to you regarding each application question? Yes No

9. Was a government-issued picture ID requested, reviewed, and confirmed (by reviewing a second document, such as a utility bill, tax return, etc.) for the Proposed Insured, Owner, and Payor (if different than the Proposed Insured)?..... Yes No

ANY PAYMENT BY CHECK MUST BE MADE PAYABLE TO AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY. THE CHECK MUST NOT BE MADE PAYABLE TO THE AGENT/INSURANCE PRODUCER OR THE PAYEE MUST BE LEFT BLANK.

State Specific Questions.

10 a. Is this application being taken in the state of **CALIFORNIA**? Yes No

b. If **Yes** and the Proposed Insured is 65 or older: Did you meet with the senior in his/her own residence? Yes No
If Yes, form 03-185-1 CA must be completed 24 hours prior to the appointment. This form must be submitted with the application.

11. Is this application being taken in the state of **FLORIDA**? Yes No

If **Yes**, do you authorize Americo to act on electronic and/or telephonic information specified in this application?..... Yes No
This authorization may be revoked by sending written notice to Americo at its administrative office address. The absence of this authorization constitutes rejection of this authorization.

Agent Comments/Remarks:

I hereby certify that I have personally asked each question on this application to the Proposed Insured(s), the Proposed Insured(s) directly responded to each application question, all Proposed Insured(s) were present and I witnessed their signatures, a government-issued picture I.D. was requested, reviewed, and confirmed (by reviewing a second document such as a utility bill, tax return, etc.) for the Proposed Insured, Owner, and Payor (if different than the Proposed Insured) and that I have truly and accurately recorded on the application the information supplied by him/her, and that I have no reason to believe that any of the information provided is inaccurate or incomplete. If not, I have set forth my reservations in the Agent Comments/Remarks section above.

Agent Signature	Print Agent Name	Agent Phone Number	Agent Email Address	Americo Producer #	State License # (if required)	%

Does Americo have your current contact information? If not, email: submit@americo.com.

No Premium
Conditional Receipt



IMPORTANT NOTICE — PLEASE READ CAREFULLY!

NO INSURANCE WILL BE PROVIDED UNLESS ALL TERMS STATED BELOW ARE MET EXACTLY AND IN FULL! NO AGENT OR BROKER HAS THE AUTHORITY TO CHANGE OR WAIVE ANY OF THESE TERMS. NO INSURANCE PREMIUMS HAVE BEEN RECEIVED WITH THIS APPLICATION.

1. ALL OF THE FOLLOWING TERMS MUST BE MET EXACTLY AND IN FULL BEFORE COVERAGE WILL BEGIN:
 - (A) Payment of the first full modal premium is received by the Company;
 - (B) All medical examinations, X-rays, tests, physicians' statements and any other underwriting requirements of the Company must be received; and
 - (C) The Proposed Insured in the application must be acceptable to the Company without change on the Effective Date under its rules for insurance (1) on the Plan applied for (2) in the amount and (3) in a premium class not less favorable than the premium class applied for and with no ratings.
2. **IF PREMIUM PAYMENT IS RECEIVED BY THE COMPANY AND ALL OF THE REQUIREMENTS IN (B) ABOVE ARE NOT RECEIVED BY THE COMPANY WITHIN THE FOLLOWING 60 DAYS, THE APPLICATION WILL BE VOID AND THE PREMIUM WILL BE RETURNED.**
3. **IF ANY PROPOSED INSURED DIES DURING THE PROCESSING OF THIS APPLICATION AND BEFORE ALL OF THE FOREGOING TERMS HAVE BEEN MET, NO INSURANCE COVERAGE WILL EXIST, AND THE COMPANY'S ONLY LIABILITY WILL BE TO REFUND PREMIUMS RECEIVED, IF ANY.**
4. If all requirements are met, the "Effective Date" will be the later of: (1) the date all of the above required information is received by the Company or (2) the date of issue.

Dated at _____ this _____ day of _____.

Signature of Licensed Agent

Signature of Applicant

THIS IMPORTANT NOTICE IS APPLICABLE IF NO PREMIUM IS RECEIVED WITH THE APPLICATION.

Americo Financial Life and Annuity Insurance Company • Home Office: Dallas, Texas • Administrative Office: PO Box 410288, Kansas City, MO 64141-0288 • www.americo.com
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Premium
Conditional Receipt



THIS IS A CONDITIONAL RECEIPT — PLEASE READ CAREFULLY!

NO INSURANCE WILL BE PROVIDED BY YOUR FIRST PAYMENT UNLESS ALL TERMS IN PARAGRAPH "FIRST" ARE MET EXACTLY AND IN FULL! NO AGENT OR BROKER HAS THE AUTHORITY TO CHANGE OR WAIVE ANY OF THESE TERMS.

Received from _____ this _____ day of _____, _____ \$ _____ by check, preauthorized order for withdrawal, or salary deduction plan. This payment is the amount of the first full modal premium for the policy applied for in the application for life insurance to Americo Financial Life and Annuity Insurance Company having the same number and date as this Conditional Receipt. This payment is made and accepted under the terms of this Conditional Receipt. This Conditional Receipt cannot be transferred. ANY PAYMENT BY CHECK MUST BE MADE PAYABLE TO AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY. DO NOT MAKE ANY CHECK PAYABLE TO THE AGENT OR LEAVE THE PAYEE BLANK. If your check or draft is not honored when first presented for payment, this Conditional Receipt will not be valid.

FIRST: TERMS ALLOWING INSURANCE TO BECOME EFFECTIVE BEFORE POLICY DELIVERY: If ALL of the following terms are met exactly and in full, insurance under the terms of the policy applied for, if then being sold by the Company, will become effective on the Effective Date subject to the limitations in Paragraph "SECOND": (1) All representations made in the application must be true and complete in all material respects; (2) all medical examinations, X-rays, tests, physician's statements and any other underwriting requirements of the Company must be completed and received not later than 60 days from the date the application is signed; (3) all persons proposed for insurance in the application must be acceptable to the Company without change on the Effective Date under its rules for insurance (A) on the Plan applied for (B) in the amount and (C) in a premium class not less favorable than the premium class applied for and with no ratings; and (4) the amount shown above must be equal to at least the first full modal premium for insurance.

IF ANY PROPOSED INSURED DIES DURING THE PROCESSING OF THIS APPLICATION AND BEFORE ALL OF THE FOREGOING TERMS HAVE BEEN MET, NO INSURANCE COVERAGE WILL EXIST, AND THE COMPANY'S ONLY LIABILITY WILL BE TO REFUND PREMIUMS RECEIVED, IF ANY.

IF ALL OF THE TERMS ABOVE ARE NOT MET EXACTLY AND IN FULL, THE COMPANY'S ONLY LIABILITY WILL BE TO REFUND THE AMOUNT FOR WHICH THIS CONDITIONAL RECEIPT WAS GIVEN. "Effective Date" means the latest of: (1) the date the application is signed; (2) the date all required information is completed and received by the Company; and (3) the date of issue.

SECOND: LIMITS OF LIABILITY — MAXIMUM AMOUNT OF INSURANCE AND PERIOD OF TIME WHICH INSURANCE CAN BECOME EFFECTIVE BEFORE POLICY DELIVERY. The Company's liability for insurance under this Conditional Receipt plus all insurance which is in force or is pending in the Company on any Proposed Insured can never exceed \$250,000 of life insurance including (a) Accidental Death Benefits, and (b) any coverage in force. The time for which the Company can be liable under this Conditional Receipt can never exceed a period of 60 days from the date this Receipt was signed.

Dated at _____ this _____ day of _____.

Signature of Licensed Agent

Signature of Applicant

If the application is not approved and accepted within 60 days from the date it was signed, the Company shall have no liability except for the return of this payment on surrender of this Receipt.

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY - FINANCIAL ASSURANCE LIFE INSURANCE COMPANY
GREAT SOUTHERN LIFE INSURANCE COMPANY - INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA*
NATIONAL FARMERS UNION LIFE INSURANCE COMPANY - THE OHIO STATE LIFE INSURANCE COMPANY
UNITED FIDELITY LIFE INSURANCE COMPANY**

*Members of the Amerigo Life, Inc. family of insurance companies.
Administrative Office: PO BOX 410288, Kansas City, MO 64141-0288*

**Investors Life Insurance Company of North America Administrative Office: PO BOX 700, Jacksonville, IL 62651-0700*

INFORMATION PRACTICES NOTICE

THIS NOTIFICATION MUST BE DELIVERED TO THE PROPOSED INSURED WHEN THE APPLICATION IS COMPLETED.

Thank you for your application. This notice is given to you at the time you apply for life insurance to tell you about the kinds of information we may obtain in connection with your application. We rely primarily on information provided by you. We may also collect information from others, such as medical professionals who have treated you, hospitals, other insurance companies, and consumer reporting agencies. In certain limited situations, we are allowed by law to disclose necessary items of personal information to third parties without your specific authorization. You have a right of access and correction with respect to this information. You have the right to receive, in writing, the specific reason for an adverse underwriting decision. If you wish a more detailed explanation of our information practices, please write us at: Amerigo Life, Inc., Attention: Underwriting/New Business Department. Any requests to correct, amend or alter will be responded to within 30 days. Information that is corrected will be provided to any person who is designated by the requesting party and who may have received the information in the prior two years (within a seven year timeframe). Any statement of disagreement made by a requesting party will be filed and made available to those reviewing it in the future.

MIB, LLC. PRE-NOTICE

Information regarding your insurability will be treated as confidential. However, as a member of MIB, LLC. (MIB), we, or our reinsurers, may make a brief report to the MIB, LLC., a not-for-profit membership organization of life insurance companies operating as an information exchange for its members. If you apply to another MIB member company for life or health insurance or a claim is submitted to such a company, upon request the MIB will supply the company with the information it has in its file.

Upon receipt of a request from you, the MIB, LLC. will arrange disclosure of any information it has in your file. Please contact MIB at 866.692.6901. If you question the accuracy of information in the file, you may contact the MIB and seek a correction in accordance with the procedures in the Fair Credit Reporting Act. The MIB's information office address is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734. The Company or its reinsurers may release information in its file to its reinsurers and to other life and health insurance companies to whom you apply for insurance or to whom a claim is submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

INVESTIGATIVE CONSUMER REPORTS

Amerigo Financial Life and Annuity Insurance Company (Amerigo) and/or its/their duly authorized representative(s), may request and obtain an investigative consumer report for the purpose of serving as a factor in the underwriting of your insurance application. An investigative consumer report means any written, oral or other communication of information from a consumer reporting agency bearing on your character, general reputation, personal characteristics or mode of living obtained through personal interviews with your neighbors, friends, acquaintances, associates, or those who may have knowledge concerning such information. You may request to be personally interviewed and, when the report is completed, you have a right to inspect and receive a copy of it from the consumer reporting agency.

Upon written request, we will provide you with additional disclosures relating to the nature and scope of the investigative consumer report. Following this Notice is a written summary of Your Rights Under Section 505 (a) of the Fair Credit Reporting Act, as amended. If you request additional disclosures from the Company, please send your request to: Amerigo Financial Life and Annuity Insurance Company, PO BOX 410288, Kansas City, MO 64141-0288, Attention: Underwriting Department.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records).

Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1- 888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINES	CONTACT
<p>1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings association, and federal branches and federal agencies of foreign banks.</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1300 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box 11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air Carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyard Acts, 1921</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchanges Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>

