

**PROVIDENT LIFE and ACCIDENT
INSURANCE COMPANY**

1 Fountain Square
Chattanooga, TN 37402

**APPLICATION FOR
TERM VOLUNTARY
LIFE INSURANCE**

APPLYING FOR:

- Employee (Applicant) Coverage
 Spouse Coverage

Please Print

Section A: EMPLOYEE (Applicant) Information - Always complete.			
1. Name (First) (Middle) (Last)			2. Social Security No.
3. Residence Address (Street/Box No.)		(City)	(State) (Zip)
4. Birthdate	5. Age	6. Sex <input type="checkbox"/> F <input type="checkbox"/> M	7. Home Phone Number
8. Employer's Name		9. Employment Date	10. Are you actively at work? <input type="checkbox"/> Yes <input type="checkbox"/> No
11. Employee/Payroll No.			
If applying for Employee (Applicant) Policy, please complete the following:			
12. Have you used any tobacco products (cigarettes, cigars, snuff/dip/chew, pipe) and/or any nicotine delivery systems within the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No			
13. Primary Beneficiary/Relationship		14. Contingent Beneficiary/Relationship	

Section B: SPOUSE Information (Complete ONLY if applying for Spouse coverage)			
15. Name (First) (Middle) (Last)			16. Coverage Type <input type="checkbox"/> Policy or <input type="checkbox"/> Rider
17. Birthdate	18. Age	19. Sex <input type="checkbox"/> F <input type="checkbox"/> M	20. Occupation
21. Has Spouse been hospitalized or unable to perform the normal duties and activities of a person of like age which are in no way curtailed or altered within the last 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No (If "Yes", complete Section D)			
If applying for Spouse Policy, please complete the following:			
22. Primary Beneficiary/Relationship		23. Contingent Beneficiary/Relationship	

Section C: POLICY Information - To be completed for Employee (Applicant) and Spouse Policy coverage.			
24. Will coverage applied for replace or modify any existing life insurance or annuity coverage? If "Yes", Give Company Name.....	Employee(Applicant)		Spouse
	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
25. Face Amount of Coverage (Plan is 10/10 YRT; unless age 61 or older then 10/YRT).....	\$	_____	\$
26. Base Policy Premium	\$	_____	\$
Riders and Premiums:			
<input type="checkbox"/> ADB	\$	_____	\$
<input type="checkbox"/> Children's Term (# of Units _____) Cannot be on both the employee & spouse policy.....	\$	_____	\$
<input type="checkbox"/> Spouse Term.....	\$	_____	Not Applicable
<input type="checkbox"/> Waiver of Premium.....	\$	_____	Not Applicable
<input type="checkbox"/> Other	\$	_____	\$
<input type="checkbox"/> Other	\$	_____	\$
Payroll Premium Deducted: <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly	Total:	\$	\$
<input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Other			
TOTAL PAYROLL PREMIUM:	\$	_____	\$

Employee Name: _____
 (Applicant)

Employee SSN: _____
 (Applicant)

SECTION D: MODIFIED GUARANTEED ISSUE: EMPLOYEE (Applicant) and/or SPOUSE Coverage
(Complete as required for all applicants, in addition to previous questions)

	Employee(Applicant)	Spouse
27. Have you ever tested positive for the HIV virus, its antibodies, or been diagnosed with or received treatment for acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
28. In the last 12 months, have you:		
(a) Been diagnosed with or treated for cancer, renal failure, insulin dependent Diabetes or chronic Hepatitis?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(b) Been diagnosed with or treated for chronic lung disease, schizophrenia or manic depressive disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(c) Had heart surgery, or been diagnosed or treated for a heart attack or a stroke?.....	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(d) Been convicted for drug and/or alcohol abuse or DUI or DWI?.....	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(e) Had a recurrent disability, been disabled or are you disabled now?.....	Not Applicable	<input type="checkbox"/> Yes <input type="checkbox"/> No

SECTION E: SIMPLIFIED ISSUE LEVEL 1: EMPLOYEE (Applicant) Policy Only
Complete as required in addition to previous questions)

29. Annual Salary \$	30. Height ft. in.	31. Weight lbs.
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32. Have you ever had or been treated for: stroke, congestive heart failure, chronic lung disease (including emphysema), insulin-dependent diabetes, hepatitis (other than type A), cirrhosis of the liver, renal hypertension or failure, systemic lupus or any connective tissue disease?..... Yes No

33. In the last 5 years, have you been diagnosed or treated for: psychosis, internal cancer (including melanoma), leukemia or Hodgkin's disease, alcoholism or drug abuse, or had heart surgery, heart attack or transient ischemic attack (TIA)?..... Yes No

34. In the last 2 years, have you been put on probation or convicted of a felony, misdemeanor, DUI or DWI?..... Yes No

EMPLOYEE (APPLICANT) STATEMENTS

I understand that coverage issued is based on all statements and answers recorded above. I agree that any child proposed for Children's Term Insurance must be dependent on me for at least 50% of his/her support to be covered for benefits. These statements are complete and true. I understand that as the undersigned, I am the owner of any coverage issued under this application.

Insurance will become effective as of my application signed date. Coverage will remain in effect unless Provident determines that the proposed insured(s) is(are) not a risk acceptable under its rules, limits and standards for the plan and amount applied for without modification. In such event, you will be notified.

I authorize my employer to deduct the premiums for this insurance from my earnings (unless I have completed additional forms for a non-payroll method).

Dated _____ at _____
 (Month/Day/Year) (City, State)

Employee (Applicant) Signature

If this box is checked, a PIN # secured enrollment has authorized the application and a signature is not required.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statements may be guilty of insurance fraud.

Employee Name: _____
(Applicant)

Employee SSN: _____
(Applicant)

AGENT STATEMENTS : (1) Do you have knowledge or reason to believe that the proposed insurance is intended to replace any existing insurance or annuities? Yes No (2) To the best of your knowledge and belief, the above statements and answers are complete and true.

Dated _____
(Month/Day/Year)

Licensed Agent's Signature

Agents' License No. _____

Printed Name of Agent _____

Policy Number:

Employee (Applicant) _____

Spouse _____