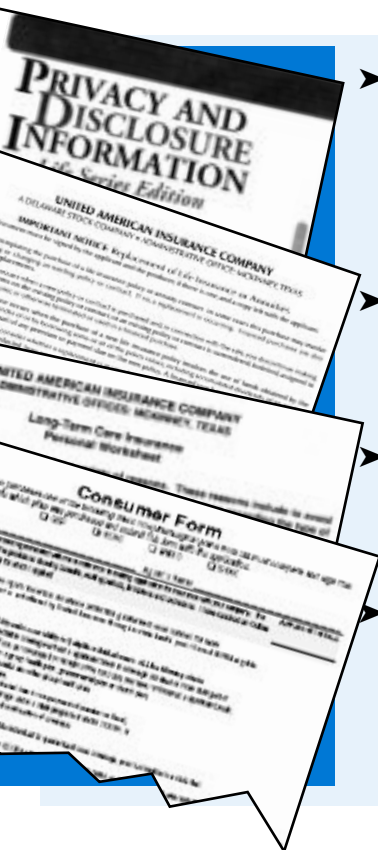


All Those Forms...

Are they necessary? It's a resounding "YES" when the subject is insurance. Insurance is a complex industry. Utilizing proper forms, especially those required by state and federal law, to complete a sale help ensure a quality sale that stays on the books. **Check compliance sheets at UAOnline if you have any questions about which forms are required for a particular application.** Frequently review UA Underwriting Guidelines and download forms you need right off the website or order them through your branch.



- ▶ **Privacy Disclosure Information – Life Series Edition (UAPDI-L04R):** This booklet is required with the application and is a consolidation of all required forms (except replacement form) and all privacy releases for life applications. Once the Agent reviews all forms with the applicant, the applicant signs page 8, which the Agent submits with application. Applicant keeps the rest of the booklet. A similar booklet for underage health is now available (see pg. 2).
- ▶ **Replacement Forms:** This is the most common form required with any application. Agents should view individual state's compliance information for exact form numbers. Replacement forms are used for life, underage health, Med-Supp and annuity sales when a replacement of coverage occurs.
- ▶ **LTC Personal Worksheet (LTCPW):** This worksheet is required with LTC applications. It is used to determine an applicant's financial eligibility and if a policy is appropriate for the applicant. Applicant signs page 3 and Agent submits the entire form with application. LTC is the only product with this requirement.
- ▶ **Consumer Form (3728):** This form is required with applications on all CS-1, GSP, HSXC, MMXC, and SHXC policies. Agent indicates which product the applicant is purchasing. Applicant reads and initials all statements on the form. Both Agent and applicant sign, and the Agent leaves a copy with the applicant and attaches the original to application. The Consumer Form is included in the UAPDI-UH04 and UAPDI-L04R, so it is not necessary to duplicate it when using the combined booklets.

Additional forms Agents may need:

- * **MIB Authorization Form – Required Notices Description of Information Practices (U-1342N):** This form is required with the application. Agent must provide all applicants with a copy of this form. It gives United American authorization to retrieve data or report information on the applicant's health history via the Medical Information Bureau. The detachable portion (**U-1342A R-2**) must be signed by the applicant and submitted with the application. The form is built in to many applications and the UAPDI-UH04 and UAPDI-L04R booklets, but separate forms are available.
- * **Select Benefit Rider Worksheet:** This is an optional form used with underage health policies for applicants with existing health conditions.
- * **Buyers Guides and Outlines of Coverage:** This information applies to Med-Supp, life and annuity applications. Underage health applicants receive only the Outline of Coverage. UA is required to provide these to all applicants, but not to submit with application.

Our goal at United American is:

1. Inform applicants of their rights.
2. Make regulatory compliance easy for Agents.
3. Simplify the application process by consolidating forms whenever possible.
4. Reduce the required number of applicant signatures on an application.
5. Protect the safety and integrity of our customers, Agents, and the Company.