

An Absolute Broker

FAX/MAIL COVER LETTER

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

An Absolute Broker (mailing address below)

FAX# 775.522.7777

Dear An Absolute Broker,

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 An Absolute Broker at 910.232.4964 to verify receipt of my application.

****I understand that An Absolute Broker 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 and premium payment must still be mailed to An Absolute Broker. :

**An Absolute Broker
Attn: New Enrollment
1319 Military Cutoff Rd #188
Wilmington, NC 28405**

I will send the original, signed application and premium payment, as soon as I have been contacted by An Absolute Broker with confirmation that my application has been received by fax and reviewed for completeness.



Genworth®
Financial

American Continental Insurance Company
A Genworth Financial Company
101 Continental Place
Brentwood, TN 37027

Health Information Authorization

from American Continental Insurance Company

Page 1 of 1

- Print clearly and use blue or black ink.
- This is a HIPAA Compliant Authorization.

To Agent: Have applicant complete and sign home office copy to submit with application.
Applicant keeps one copy.

Applicant declarations

Please read these statements carefully

I authorize the use and disclosure of health information about me as described herein.

Health Information to be Used or Disclosed: This Authorization applies to information about: my past, present, or future physical or mental health or condition; health care I receive; the past, present, or future payment for my health care; and any related diagnosis, treatment, or prognosis. This includes, but is not limited to, information about: drugs; alcoholism and mental illness; and may be in electronic or paper form. It does not include information about previously administered tests for t-cell counts, HIV antibodies, AIDS or ARC.

Who May Request or Use Information: This information may be disclosed to and used and or disclosed by: American Continental Insurance Company; its insurance support organizations; its affiliates and reinsurers.

Who is Authorized to Disclose Information: All of the following persons or entities are authorized to disclose health information or records about me: physicians; health professionals; hospitals; clinics; the Veterans Administration; or other medical or medically related facilities; care providers or evaluators; insurance companies; reinsurers; consumer reporting agencies; insurance support organizations.

Purpose: This health information may be used or disclosed to: evaluate and underwrite my application; determine premium amounts, adjudicate claims and to support the operations of our health plans.

Statements of Understanding: I understand that: (1) I will receive a copy of this Authorization; and that a copy of it is as valid as the original; (2) this Authorization will be valid for 24 months from the date signed; (3) if I do not sign this Authorization, or revoke it by writing to American Continental Insurance Company at its Administrative Office, the Company may decline my application; and (4) If I revoke this Authorization, my revocation is not effective for any information that might have been used or disclosed in reliance on this Authorization (5) Some of the health information obtained may be disclosed to persons or organizations that are not subject to federal health information privacy laws, resulting in the information no longer being protected under such laws. I further understand that such information may be redisclosed only in accordance with applicable laws or regulations.

Primary applicant please fill in this information

Signature of applicant

Date

X

.

Printed name of applicant

X

City

State

Zip

.

.

.

Other important information

Producer Compensation

When you purchase insurance from us, we pay compensation to the licensed agent, who represents us for such limited purposes as taking your insurance application, collecting your initial premiums and delivering your policy, and to any intermediaries through which the licensed agent works. This compensation may include commissions when a policy is purchased or renewed, and fees for marketing and administrative services and educational opportunities. The compensation may vary by the type of insurance purchased, or the particular features included with your policy. Additionally, some licensed agents and/or their intermediaries may also receive discounts on their own policy premiums and bonuses, and incentive trips or prizes associated with sales contests based on sales criteria, such as the overall sales volume of an agent or intermediary with our Companies, or for the percentage of completed sales. (Generally, this will not be the case for registered variable insurance products or for fixed products sold through banks or broker-dealers.) Intermediaries may also pay compensation directly to the licensed agent. If the licensed insurance agent can sell insurance policies from other insurance carriers, those carriers may pay compensation that differs from ours.



Genworth®
Financial

101 Continental Place
Brentwood, Tennessee 37027
800 264.4000
cont-life.com

APPLICATION

MEDICARE SUPPLEMENT INSURANCE

Underwritten by
American Continental Insurance Company

North Carolina



Genworth[®]
Financial

American Continental Insurance Company
A Genworth Financial Company
101 Continental Place
Brentwood, TN 37027

Application for Medicare Supplement Insurance from American Continental Insurance Company

Page 1 of 8

- Print clearly and use blue or black ink.

1. Proposed insured information

Write the name as stated on the Medicare card. Provide a copy of the Medicare card with the application if possible.

Full name of proposed insured *First, M.I., Last*

• _____

Address _____ Phone _____

• _____

City _____ State _____ Zip _____

• _____

E-mail _____ Social Security Number _____

• _____

Write the date of birth that is on the birth certificate.

Birth date *mm/dd/yyyy* _____ Age _____

• _____

Height *Feet and inches* _____ Weight *Pounds* _____ Male

• _____ Female

Are you a legal resident of the United States? Yes No

Have you used any form of tobacco in the past 12 months? Yes No

Include any letters associated with the Medicare number and in the appropriate position. If applicant has not received a Medicare card yet, put "No Medicare number yet".

Medicare card number _____

• _____

Date enrolled in: Medicare Part A _____ Medicare Part B _____

• _____

For Agent Use Only:

Check one if application is for: Open Enrollment Guaranteed Issue

2. Plan and premium information

You have a choice among several payment options or modes for paying your premium (annual, semi-annual, quarterly and monthly electronic funds transfer).

Plan selected:

• _____

Requested Medicare Supplement effective date *mm/dd/yyyy* _____

• _____

Annual premium: _____ Payment mode _____

\$ _____ Annually Quarterly

Modal premium: _____ Semi-Annually Monthly EFT (Electronic Funds Transfer)

\$ _____

Policy fee: _____

\$ _____

Total modal premium collected/draft: _____

\$ _____

PAYMENT MODES

Each payment mode, other than annual and monthly electronic funds transfer, results in higher total yearly premium costs. Reasons for higher costs include added collection and administrative costs, time value of money considerations and lapse rates. The annual and monthly electronic funds transfer modes have the same and lowest total yearly premium costs. As a result, there is a time value of money advantage to you for paying monthly versus annually. However, there may be other advantages to you for choosing an annual payment based on your preferences. Your agent can explain the differences in modes and help you decide which is best for you. You may change your payment mode, among the modes available, during the life of your policy.

Application for Medicare Supplement Insurance

4. Health questions

If this is an Open Enrollment or Guaranteed Issue application, do not answer questions in this section.

If the health questions are answered for an Open Enrollment or Guaranteed Issue application, the application cannot be processed and will be returned.

If any health questions are answered "yes" in Section 4, the applicant does not qualify for this insurance with us.

- | | | |
|---|-------------------------|-------------------------|
| 1. Are you dependent on a wheelchair or any motorized mobility device? | <input type="radio"/> Y | <input type="radio"/> N |
| 2. Do any of the following apply to you?
Currently hospitalized, confined to a bed, in a nursing facility or assisted living facility, receiving home health care or physical therapy | <input type="radio"/> Y | <input type="radio"/> N |
| 3. At any time, have you been medically diagnosed, treated, or had surgery for any of the following?
A. congestive heart failure, unoperated aneurysm, defibrillator | <input type="radio"/> Y | <input type="radio"/> N |
| B. leukemia, lymphoma, multiple myeloma, cirrhosis | <input type="radio"/> Y | <input type="radio"/> N |
| C. Parkinson's Disease, Lou Gehrig's Disease, Alzheimer's Disease, dementia, multiple sclerosis, muscular dystrophy, cerebral palsy | <input type="radio"/> Y | <input type="radio"/> N |
| D. chronic kidney disease, kidney failure, kidney disease requiring dialysis, renal insufficiency, Addison's Disease | <input type="radio"/> Y | <input type="radio"/> N |
| E. any condition requiring a bone marrow transplant or stem cell transplant, any condition requiring an organ transplant | <input type="radio"/> Y | <input type="radio"/> N |
| F. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), tested positive for the Human Immunodeficiency Virus (HIV) | <input type="radio"/> Y | <input type="radio"/> N |
| 4. Do you have diabetes?
A. that requires use of insulin | <input type="radio"/> Y | <input type="radio"/> N |
| B. with complications including retinopathy, neuropathy, peripheral vascular or arterial disease or heart artery blockage | <input type="radio"/> Y | <input type="radio"/> N |
| C. with history of heart attack or stroke (at any time) | <input type="radio"/> Y | <input type="radio"/> N |
| D. treated with medication that has been changed or adjusted in the past 12 months because of uncontrolled blood sugar | <input type="radio"/> Y | <input type="radio"/> N |
| 5. Within the past 36 months, have you been medically diagnosed, treated, or had surgery for any of the following?
A. alcoholism, drug abuse | <input type="radio"/> Y | <input type="radio"/> N |
| B. cardiomyopathy, atrial fibrillation, anemia requiring repeated blood transfusions, any other blood disorder | <input type="radio"/> Y | <input type="radio"/> N |
| C. internal cancer, melanoma, Hodgkin's Disease | <input type="radio"/> Y | <input type="radio"/> N |
| D. hepatitis, disorder of the pancreas | <input type="radio"/> Y | <input type="radio"/> N |
| 6. Within the past 24 months, have you been medically diagnosed, treated, or had surgery for any of the following?
A. enlarged heart, transient ischemic attack (TIA), stroke, peripheral vascular or arterial disease, neuropathy, amputation caused by disease | <input type="radio"/> Y | <input type="radio"/> N |
| B. myasthenia gravis, systemic lupus or connective tissue disorder | <input type="radio"/> Y | <input type="radio"/> N |
| C. osteoporosis with fractures, Paget's Disease, arthritis that restricts mobility or the activities of daily living | <input type="radio"/> Y | <input type="radio"/> N |
| D. any lung or respiratory disorder requiring the use of a nebulizer or oxygen, or 3 or more medications for lung or respiratory disorder | <input type="radio"/> Y | <input type="radio"/> N |
| E. any lung or respiratory disorder and currently use tobacco products | <input type="radio"/> Y | <input type="radio"/> N |
| 7. Within the past 12 months, have you been advised by a medical professional to have treatment, further evaluation, diagnostic testing, or any surgery that has not been performed? | <input type="radio"/> Y | <input type="radio"/> N |
| 8. Within the past 12 months, have you been medically diagnosed or, treated, or had surgery for a heart attack, artery blockage, or heart valve disorder? | <input type="radio"/> Y | <input type="radio"/> N |

Application for Medicare Supplement Insurance

9. Within the past 12 months, do any of the following apply to you?
- A. had a pacemaker implanted Y N
 - B. had a PSA blood test greater than 4.5, under age 70, with no history of prostate cancer Y N
 - C. had a PSA blood test greater than 6.5, age 70 or older, with no history of prostate cancer Y N
 - D. had a seizure Y N
10. Was your last blood pressure reading higher than 175 Systolic or higher than 100 Diastolic? Y N

Systolic is the upper number and Diastolic is the bottom number of a blood pressure reading.

5. Health history

If this is an Open Enrollment or Guaranteed Issue application, do not answer questions in this section.

1. Within the past 24 months if you have been medically diagnosed, treated, or had surgery for any brain, mental or nervous disorder, provide reason and diagnosis:
.....
.....
2. Within the past five years if you have been hospitalized, treated at an outpatient facility, or emergency room, provide reason and diagnosis:
.....
.....

3. Prescribed medications	Reason for medications (diagnosis)
.....
.....
.....
.....

Use an additional sheet of paper if needed for explanation.

6. Physician information

Your primary physician	Phone
.....
Physician's office name	
.....	
City	State
.....
Specialist seen in the past 24 months	Specialty
.....
Reason for seeing (diagnosis)	
.....	
Specialist seen in the past 24 months	Specialty
.....
Reason for seeing (diagnosis)	
.....	
Specialist seen in the past 24 months	Specialty
.....
Reason for seeing (diagnosis)	
.....	
Have you seen any additional physicians other than those listed above in the past 24 months?	<input type="radio"/> Y <input type="radio"/> N

7. Important statements

1. You do not need more than one Medicare Supplement policy.
2. If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
3. You may be eligible for benefits under Medicaid and may not need a Medicare Supplement policy.
4. If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing Medicaid eligibility. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
5. If you are eligible for, and have enrolled in a Medicare Supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare Supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing your employer or union-based group health plan. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of suspension.
6. Counseling services may be available in your state to provide advice concerning your purchase of Medicare Supplement insurance and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).

8. Privacy notice

Although your application is our initial source of information, we may collect information, including health history and medical records, from persons other than you and we may conduct a telephone interview with you. American Continental Insurance Company, its affiliates, or its reinsurer(s) may also in certain circumstances release information collected by us to third parties without authorization from you. Upon written request, we will provide you with the information contained in your file. Medical information will be disclosed to you only through the medical professional you designate. Should you wish to request correction, amendment or deletion of any information in your file, which you believe inaccurate, please contact us and we will advise you of the necessary procedures.

9. Producer compensation

When you purchase insurance from us, we pay compensation to the licensed agent, who represents us for such limited purposes as taking your insurance application, collecting your initial premiums and delivering your policy, and to any intermediaries through which the licensed agent works. This compensation may include commissions when a policy is purchased or renewed, and fees for marketing and administrative services and educational opportunities. The compensation may vary by the type of insurance purchased, or the particular features included with your policy. Additionally, some licensed agents and/or their intermediaries may also receive discounts on their own policy premiums and bonuses, and incentive trips or prizes associated with sales contests based on sales criteria, such as the overall sales volume of an agent or intermediary with our companies, or for the percentage of completed sales. (Generally, this will not be the case for registered variable insurance products or for fixed products sold through banks or broker-dealers.) Intermediaries may also pay compensation directly to the licensed agent. If the licensed insurance agent can sell insurance policies from other insurance carriers, those carriers may pay compensation that differs from ours.

Application for Medicare Supplement Insurance

10. Applicant agreement

I hereby apply to American Continental Insurance Company for a policy to be issued in reliance on my written answers to the questions on this application. I have read and understand all statements and answers and certify that to the best of my knowledge and belief, they are true, complete and correctly recorded. I acknowledge that I have received an outline of coverage for the policy applied for and *A Guide to Health Insurance for People with Medicare*.

I agree (1) this application and any policy issued will constitute the entire contract of insurance and the Company will not be bound in any way by any statements, promises or information made or given by or to any agent or other person at any time unless the same is in writing and submitted to the Company at its Home Office and made a part of such contract. Only a Company Officer can make, modify or discharge contracts or waive any of the Company's rights or requirements and then only in writing; and (2) the policy shall not be effective until it has actually been issued by the Company and said policy is manually received and accepted by me and the first premium paid, and there has been no change in my health as stated in the application.

I understand and agree that, if I choose to pay my premium by electronic funds transfer (EFT) from my checking or savings account, I am accepting the terms and conditions of the EFT authorization attached to this application.

I understand that if any answers on this application are incorrect, incomplete or untrue, American Continental Insurance Company has the right to adjust my premium, reduce my benefits or rescind the policy.

Applicant signature

Date signed

X

.

Application for Medicare Supplement Insurance

11. Account information

Complete this section if you are requesting electronic funds transfer (EFT) for premium payment.

Include a voided check with the application.

Proposed insured's name

•

Account owner name, if different than proposed insured's

•

Account owner relationship to proposed insured:

Business owned

by proposed insured

Living trust

Power of Attorney

Employer

Conservator/guardian

Family member; specify •

Financial institution name

•

Checking

Savings

Routing number

•

Account number

•

This is an example of a personal check. A business check may be different.

For all other checks, use the nine-character bank routing number, which appears between the **11** symbols, usually at the bottom left corner of the check.

The image shows a sample check from 'John Henry Doe' at '1234 Any Street, Mycity, TN 00000'. The check includes fields for 'Date', 'Pay to the Order of', and a dollar amount. At the bottom, it features a MICR line with three boxes: a routing number '987654321', an ACH RT routing number '12345678', and an account number '001234'. Annotations with arrows point to these numbers, explaining their placement and use.

For checks with an **ACH RT (Automated Clearing House Routing) number**, please use this number.

The **account number** is up to 17 characters long and appears next to the **11** symbol at the bottom of the check and usually to the right of the bank routing number.

12. Electronic funds transfer (EFT) authorization

I understand and accept these terms and conditions:

- We are authorized to withdraw funds periodically from your account to pay insurance premiums for the insured.
- If your financial institution does not honor an EFT request, we will NOT consider your premium paid.
- If your financial institution does not honor an EFT request, we may make a second attempt within five business days.
- We have the right to end EFT payments at any time and bill you directly either quarterly or less frequently for premiums due.
- Information as to each EFT charge will be provided by entry on your account statement or by any other means provided by your financial institution. You will not receive premium notices from us.
- If you want to cancel or change this authorization, you must contact us at least three business days before a scheduled withdrawal.
- Any refund of unearned premium will be made to the policy owner or the policy owner's estate.

Signature only required if the account owner is different than the proposed insured.

Signature of account owner

Date

X

•

Application for Medicare Supplement Insurance

13. Agent

All information **must** be completed.

Please list any other medical or health insurance policies sold to the proposed insured.

1) List policies sold which are still in force

-
-

2) List policies sold in the past 5 years which are no longer in force

-
-

I certify that:

1. I have accurately recorded the information supplied by the applicant.
2. The application was provided to the applicant to review and the applicant has been advised that any false statement or misrepresentation in the application may result in an adjustment of premium, reduction of benefits or rescission of the policy.
3. I have provided an outline of coverage for the policy applied for and *A Guide to Health Insurance for People with Medicare* to applicant prior to completing the application.

The writing number reflects where commissions will be paid.

Agent name <i>Printed</i>	Writing number (agent or company)
• Mark Sheffield	• GNW0022751
Agent signature	State license ID number (for FL only)
X	•
Phone	E-mail
• 913-232-4964	• mrkshef@yahoo.com

14. Agent request to split commissions

This section must be completed with this application in order to split commissions.

If this application results in an issued policy through American Continental Insurance Company (ACI), the agents listed below have agreed to split the commissions earned on the policy.

- Both agents must be properly licensed and appointed with ACI in the policy's state of issue.
- Split commissions are calculated as a percentage of commissionable premium and will apply while the policy remains in force.
- The percentage of the premium split can be for any amount but must be stated in whole numbers and total 100%. (For example, the percentage for the premium split can be from 1% to 99% but cannot be 0% or 100%.)
- Calculation of each agent's commissions are based on their respective ACI commission schedule.

Agent Information *Print*

Writing Agent	Percentage
• Mark Sheffield	• 100 %

Secondary Agent	Writing number	Percentage
•	•	• %

By signing this form, the writing agent agrees to split his/her commission with the secondary agent as indicated above.

Writing Agent Signature

X



Genworth®
Financial

American Continental Insurance Company
A Genworth Financial Company
101 Continental Place
Brentwood, TN 37027

800 264.4000
cont-life.com
office hours 7:30 a.m. - 4:30 p.m. CST

Receipt

from American Continental Insurance Company

Page 1 of 1

- Print clearly and use blue or black ink.
- Applicant keeps this receipt for their records.

Proposed insured's name *Printed*

Date of application

.

.

Initial payment collected (if applicable)

\$

Check

Money order

EFT draft amount

\$

This acknowledges receipt of your application for an American Continental Insurance Company Medicare Supplement insurance policy.

Agent name *Printed*

Phone

. Mark Sheffield

. 910-232-4964

Signature of agent

X

- Payment will be refunded for any coverage not issued.
- All premium payments must be made payable to American Continental Insurance Company.
- DO NOT make any check payable to the agent and do not leave the payee blank on the check.
- A recorded interview may be required as part of the underwriting on your application for insurance.

Medicare Supplement Insurance - A. If this payment equals the full, initial premium for the mode of premium payment selected by the applicant; and B. if the answers are true and correct in the application and if American Continental Insurance Company issues a Medicare Supplement policy according to its rules, limits, and standards for the plan and amount applied for by the applicant; then this payment shall be applied to the payment of the first premium of the issued Medicare Supplement policy. No Medicare Supplement policy shall be effective until it has actually been issued by American Continental Insurance Company.

Thank you for choosing American Continental Insurance Company!

**NOTICE TO APPLICANT REGARDING REPLACEMENT OF
MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE**

American Continental Insurance Company
101 Continental Place, Brentwood, Tennessee 37027

SAVE THIS NOTICE! IT MAY BE IMPORTANT TO YOU IN THE FUTURE.

According to (your application) (information you have furnished), you intend to terminate existing Medicare Supplement or Medicare Advantage and replace it with a policy to be issued by American Continental Insurance Company. Your new policy will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy.

You should review this coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medicare Supplement coverage is a wise decision, you should terminate your present Medicare Supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

STATEMENT TO APPLICANT BY PRODUCER: I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare Supplement policy will not duplicate your existing Medicare Supplement or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare Supplement coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason(s) (check one):

- Additional benefits
- No change in benefits, but lower premiums
- Fewer benefits and lower premiums
- My plan has outpatient prescription drug coverage and I am enrolling in Part D
- Disenrollment from a Medicare Advantage Plan. Please explain reason for disenrollment
- Other (please specify) _____

- (1) Health conditions which you may presently have (pre-existing conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
- (2) State law provides that your replacement policy or certificate, may not contain new pre-existing conditions, waiting periods, elimination periods or probationary periods. The insurer will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods, or probationary periods in the new policy for similar benefits to the extent such time was spent under the original policy.
- (3) If, you still wish to terminate your present policy or certificate and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy or certificate had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.
- (4) Do not cancel your present policy or certificate until you have received your new policy or certificate and are sure that you want to keep it.

Signature of Agent
Mark Sheffield

Printed Name of Agent
1319 Military Cutoff Rd. #188 Wilmington, NC 28405

Address of Agent
Date: _____

Signature of Applicant
Date: _____

**NOTICE TO APPLICANT REGARDING REPLACEMENT OF
MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE**

American Continental Insurance Company
101 Continental Place, Brentwood, Tennessee 37027

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You should review this coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medicare Supplement coverage is a wise decision, you should terminate your present Medicare Supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

STATEMENT TO APPLICANT BY PRODUCER: I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare Supplement policy will not duplicate your existing Medicare Supplement or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare Supplement coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason(s) (check one):

- Additional benefits
- No change in benefits, but lower premiums
- Fewer benefits and lower premiums
- My plan has outpatient prescription drug coverage and I am enrolling in Part D
- Disenrollment from a Medicare Advantage Plan. Please explain reason for disenrollment
- Other (please specify) _____

- (1) Health conditions which you may presently have (pre-existing conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
- (2) State law provides that your replacement policy or certificate, may not contain new pre-existing conditions, waiting periods, elimination periods or probationary periods. The insurer will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods, or probationary periods in the new policy for similar benefits to the extent such time was spent under the original policy.
- (3) If, you still wish to terminate your present policy or certificate and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy or certificate had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.
- (4) Do not cancel your present policy or certificate until you have received your new policy or certificate and are sure that you want to keep it.

Signature of Agent
Mark Sheffield

Printed Name of Agent
1319 Military Cutoff Rd. #188 Wilmington, NC 28405

Address of Agent
Date: _____

Signature of Applicant
Date: _____