

INFORMAL INQUIRY

AUTHORIZATION TO OBTAIN AND DISCLOSE INFORMATION

The terms that follow have the respective meanings when used in this Authorization:

(1) Authorization: Authorization to Obtain and Disclose Information (2) Insurance Support Organizations: Consumer Reporting Agency.

I understand that the life insurance companies named below, their reinsurer, any insurance support organizations, and those persons authorized to represent them may need to collect information on me in regard to proposed coverage. Therefore, I authorize any: (1) person licensed to provide health care service (2) hospital (3) clinic or medical facility (4) insurer (5) reinsurer (6) insurance support organization (7) financial source and (8) employer, to give the types of information listed below when this authorization is presented. A copy of this Authorization is as valid as the original. I authorize all said sources to give such records or knowledge to CPS Insurance Services. The protected health information is to be disclosed under the Authorization at my request, as permitted by 164.508©(1) (iv) of the Health Insurance Probability and Accountability Act (HIPAA) Privacy Rule.

The types of information will include facts about my: (1) mental and physical health (2) other insurance coverage (3) hazardous activities (4) character (5) general reputation (6) mode of living (7) finances (8) vocation and (9) other personal traits. The life insurance companies named below and their reinsurer will use the information in order to determine whether I am insurable. The insurance agent may also use this information to help update and improve my insurance program. Those parties named in the first paragraph of this Authorization, excluding insurance support organizations, may disclose the information they have collected. They may disclose this information to: (1) other insurers to which I have applied or may apply (2) reinsurer or (3) other persons who perform business, professional, or insurance tasks for them. Insurance support organizations may disclose information according to any contract with a member company or organization. Information may also be disclosed as allowed by law.

Duration: This authorization is effective as of the date signed below and will remain in effect for two years unless revoked sooner.

Revocation: This authorization is subject to written revocation by its signer at any time. The written revocation will be effective upon receipt by the Disclosing Party, except to the extent the Disclosing Party or others have acted in reliance upon this authorization prior to receipt of the revocation.

I understand that my authorized representatives may request to receive a copy of this Authorization. _____ (initial)

I acknowledge receipt of a copy of this document, including the Notice to Proposed Insured - Parts I and II. _____ (initial)

Signed at: _____ this _____ day of _____, 20 _____

Proposed Insured Signature: _____

Witness or Other Authorized Person Signature: _____

American General / Allianz / Assurity / American National/ AXA / Banner Life / BrightHouse Financial / Companion / Global Atlantic / Illinois Mutual / John Hancock / Lincoln Life / MassMutual / Minnesota Life / Nationwide / New York Life / North American / Penn Mutual / Petersen International / Principal Life / Principal National Life / Protective / Prudential / Savings Bank Life / National Guardian Life/ Genworth/ Mutual of Omaha/ Standard / Symetra / Transamerica / United of Omaha / Voya / William Penn / Zurich Life

***** **IMPORTANT *** IMPORTANT *** IMPORTANT ***** *****

AGENT: PLEASE MAKE SURE THE PROPOSED INSURED REVIEWS, COMPLETES, SIGNS AND IS SUPPLIED WITH A COPY OF THIS DOCUMENT

NOTICE TO PROPOSED INSURED - PART II

Federal Fair Credit Reporting Act Notice (FCRA) – In connection with your informal inquiry about insurance, an investigative consumer report may be prepared whereby information is obtained through personal interviews with your family, friends, neighbors, business associates, financial resources, or others with whom you are acquainted. This report includes information as to your character, general reputation, personal characteristics, and mode of living. Upon written request to the life insurance companies listed in this Notice within a reasonable time after receipt of this Notice, you will be informed whether or not an investigative consumer report was requested and, if so, you will be advised of the name and address and phone number of the consumer reporting agency to whom the request was made. The consumer reporting agency, upon request, will furnish information as to the nature and scope of its investigation. You have the right to inspect and receive a copy of any such reporting by contacting the consumer reporting agency.

THE ABOVE IS A GENERAL DESCRIPTION OF THE LISTED INSURANCE COMPANIES AND YOUR AGENT'S INFORMATION PRACTICES. IF YOU WOULD LIKE TO RECEIVE A MORE DETAILED EXPLANATION OF THOSE PRACTICES, PLEASE SEND YOUR REQUEST TO CPS INSURANCE SERVICES AT 5300 S. 108th Street #18 Hales Corners, WI 53130