Security National life

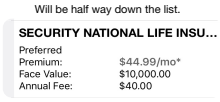
Snl is most useful for modified benefit. They are very close to a guaranteed issue.

Security National level (1st day)	Security National modified (return of premium first 2 years +10% interest)
Min face: $2,500	Min face: $2,500
Max face: $35,000	Max face: $25,000
Age range 40-90	Age range: 40-85

Filling Out Application
Fill out red highlighted boxes with your signature/agent number/etc. Make copy after filling out red highlighted boxes.
Always make a duplicate copy of file ***BEFORE*** filling out application with client info
Retitle file with clients first and last name
Fill out yellow highlighted boxes with client info
We will use this company for level and modified benefit
If all health questions 1-20 are no then insured is eligible for level coverage 1st day.
Can have up to 3 questions answered yes in section 2 & 3 then insured is eligible for modified coverage (return of premium plus 10% interest first 2
Replacement question on page 1 and agents statement need to match.
If “yes” to existing insurance question, a replacement form needs to be filled out **even if it no replacement is occurring**
When filling out replacement page, you only need to fill out replaced insurance company **IF you are replacing**

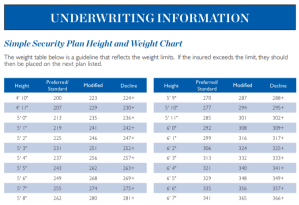
How to Quote with Cardinal Quoting App

Level
Underwriting Type: Full
Product Type: Level

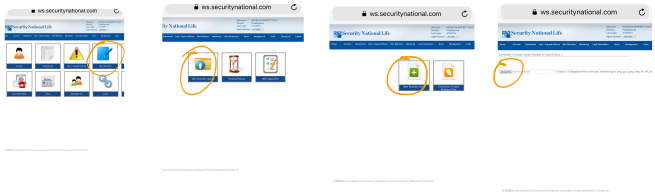


Modified
Underwriting Type: Full
Product Type: Graded

How to properly write Snl app
-list all medications, conditions, dosage, and duration.
-match each medication with corresponding condition in the "SNL Rx list" that is available for download in the Snl carrier section
-SEE VIDEO EXPLANATION LISTED "How to write SNL app"



How to Submit App
Delete instruction page before submitting
Upload only- at https://ws.securitynational.com/viper



After Submitting
Moving file from “Applications” folder to “Client” folder
Log client into Senior Agent Tools

Application for:
Individual Whole Life & Limited
Death Benefit Life Insurance

SECURITY NATIONAL LIFE INSURANCE COMPANY
5300 South 360 West, Suite 250, Salt Lake City, UT 84123
Telephone: (801) 264-1060 or Toll Free: 1 (800) 574-7117

SIMPLE SECURITY PLAN

Name of Proposed Insured (Print) First / Initial / Last	Gender	Birthdate	Age	Height	Weight

Street Address	City	State	Zip

Proposed Insured's Telephone Number	Social Security Number/TIN	Birth State

Owner's Name (if other than the Proposed Insured): _____
Address: _____ City: _____ State: _____ Zip: _____
Telephone Number: _____ Relationship: _____

Payor's Name (if other than the Proposed Insured): _____
Address: _____ City: _____ State: _____ Zip: _____
Telephone Number: _____ Relationship: _____

Primary Beneficiary: _____
Address: _____
Telephone: _____ Relationship: _____

Contingent Beneficiary: _____
Address: _____
Telephone: _____ Relationship: _____

Plan:
☐ **Simple Security Plan - Preferred**
☐ **Simple Security Plan - Standard**
☐ **Simple Security Plan - Modified**
2 year ROP + 10%

Premium Payable:
☐ EFT ☐ Direct Monthly Bill ☐ Debit/Credit Card
☐ Monthly ☐ Quarterly ☐ Semi-Annual ☐ Annual

Face Amount: $ _____
Premium: $ _____
Rider Face Amount:
☐ **ADB $** _____
☐ **Child $** _____

Amount of premium paid with the application: $ _____
(Check must be made payable to Security National Life Insurance Company).

Please Choose a Billing Option: Select Billing Month AND Select Billing Day OR Billing Week

Does the Proposed Insured receive Social Security, Social Security Disability, SSI, VA Retirement and/or VA Disability? ..... ☐ **Yes** ☐ **No**

Draft Upon Approval
☐ Yes ☐ No

Select First Billing Month: January – December _____
Select Billing Day: 1st – 28th _____ **OR Select Billing Week:** ☐ 2nd Wednesday ☐ 3rd Wednesday ☐ 4th Wednesday

Replacement: Do you have an existing life insurance policy or annuity contract? ..... ☐ **Yes** ☐ **No**
If "Yes", please fill out and submit the notice regarding the replacement of life insurance or annuities.

Proposed Insured's Physician's Name: _____ Phone Number: _____
Address: _____ City: _____ State: _____ Zip: _____

Tobacco/Nicotine Question: Have you used tobacco and/or nicotine in any form within the past 12 months? ..... ☐ **Yes** ☐ **No**

If all medical questions 1-19 are answered "No", the Proposed Insured is eligible for the Simple Security Preferred Plan.

MEDICAL QUESTIONS (Section One) – Answer all medical questions.

If any medical question in Section One is answered **"Yes"**, the Proposed Insured is **not eligible** for the Simple Security Plan.
If all medical questions are answered **"No"**, complete Sections Two and Three on page 2 of the application.

Has the Proposed Insured been diagnosed, tested positive for, treated or been given medical advice by a licensed member of the medical profession for any of the following medical conditions:	**Yes**	**No**
1. Are you now, or within the past 30 days been treated or admitted in a hospital, nursing home, health care facility, long-term care facility, hospice care, or been advised by a licensed member of the medical profession to be confined to a bed? Have you been medically diagnosed, tested or treated by a licensed member of the medical profession with having a terminal illness resulting in death within the next 12 months?	☐	☐
2. Within the past 30 days, have you been medically diagnosed, tested or treated in a hospital by a licensed member of the medical profession for a seizure? ..	☐	☐
3. Do you need assistance or supervision with dressing, eating, personal hygiene (bathing or toilet), or transferring to or from a bed or chair?	☐	☐
4. Are you now, or within the past 90 days been diagnosed, tested or treated by a licensed member of the medical profession for any type of tumors or cancers, except basal cell skin cancer?	☐	☐
5. Have you ever been diagnosed by a licensed member of the medical profession as having Alzheimer's, dementia, ALS (Lou Gehrig's disease), sickle cell anemia, hepatitis C, cirrhosis of the liver, cystic fibrosis, brain aneurysm, or organ transplant?	☐	☐
6. Are you currently receiving dialysis treatment?	☐	☐
7. Have you ever been diagnosed by a licensed member of the medical profession as having Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or have you tested positive for the Human Immunodeficiency Virus (HIV)?	☐	☐

HOME OFFICE ADDITIONS OR CORRECTIONS

Applicant's Name:	Social Security Number:

MEDICAL QUESTIONS (Section Two) – Answer all medical questions.

If all medical questions in Sections One and Three are answered **"No",** but question 8 in Section Two is answered **"Yes"**, the Proposed Insured is eligible for the **Simple Security Standard Plan**.

	Yes	No
8. Do you use any type of insulin medication for any type of diabetes? If yes, how many total units per day? _____	☐	☐

MEDICAL QUESTIONS (Section Three) – Answer all medical questions.

If any medical questions in Section Three are answered **"Yes",** the Proposed Insured is only eligible for the **Simple Security Modified Plan**.
If more than three medical questions in Section Three are answered **"Yes"**, the Proposed Insured is **not eligible** for a Simple Security Plan.

Provide complete details below to all medical "Yes" answers.

Within the past 2 years, has the Proposed Insured been diagnosed, tested positive for, treated, prescribed medication or been given medical advice by a licensed member of the medical profession for any of the following medical conditions:

	Yes	No
9. Angioplasty, stent implant, bypass surgery, heart valve surgery or pacemaker?	☐	☐
10. Any type of tumors or cancers, except basal cell skin cancer? If now cancer-free, indicate month and year you were diagnosed by a licensed member of the medical professional that you were cancer-free: ____/____.	☐	☐
11. Brain tumor, brain disorders, TIA (mini stroke) or strokes of any kind?	☐	☐
12. Heart disease of any type, angina, heart attack, enlarged heart, congestive heart failure (CHF), circulatory disorder, or other heart disorders or conditions?	☐	☐
13. Lung disease, emphysema, or chronic obstructive pulmonary disease (COPD) or any other type of pulmonary or lung disease or condition?	☐	☐
14. Kidney disease or failure, renal failure or insufficiency, liver disease, hepatitis B, disease of the pancreas or other organ failure or disease?	☐	☐
15. Diabetes with complications that could include: diabetic coma, insulin shock, eye disease or disorder, neuropathy, amputation, hospitalized for diabetes, take 100 units or more of insulin in a 24-hour period, or insulin use prior to age 40?	☐	☐
16. Parkinson's disease, paralysis, multiple sclerosis, lupus, muscular dystrophy, down syndrome, cerebral palsy, epilepsy, seizures or any other neurological disorders?	☐	☐
17. Paranoia, schizophrenia, major depressive disorder, that includes suicide attempts, hospitalization, or any other mental disorder or disease?	☐	☐
18. Have you been advised by a licensed member of the medical professional to have tests, surgery, treatment or do you have any medical test results pending or any additional medical evaluations that have not been performed, excluding tests related to the Human Immunodeficiency Virus (AIDS virus)?	☐	☐
19. Have you received medical treatment, counseling or advised by a licensed member of the medical profession regarding abuse or excessive use of: alcohol, non-prescribed drugs, prescribed drugs, narcotics or any other habit forming substance?	☐	☐
20. Do you use a medical appliance such as a wheelchair, walker, hospital bed or oxygen?	☐	☐

If "Yes" to any Medical Question, please indicate which medical question your answer pertains to and write down all medical condition(s), medication(s) including oxygen, the dosage and duration of said medication(s).

Medical Question #	Medical Condition(s)	Medication(s) - including oxygen	Dosage	Duration (from/to)

If applying for the Child Rider – Complete this Section

Please complete the Proposed Insured Child information for each child. Answer "Yes" or "No" if the Proposed Insured Child has any of the following medical condition(s). If any of the medical questions are answered "Yes", the Proposed Child is not eligible for the Child Rider.

Child rider cannot exceed the Base Plan or $10,000, whichever is lower.

Has the Proposed Insured Child ever been diagnosed, tested positive for, treated or prescribed medication by a licensed member of the medical profession for any of the following medical conditions:

1. Cancer
2. Diabetes
3. Hepatitis
4. Cerebral Palsy
5. Rheumatic fever
6. Down Syndrome
7. Kidney or organ failure
8. Sickle Cell Anemia
9. Tested positive for HIV
10. Lung disorder or disease
11. Heart problems or disease
12. Any disorder of the nerves
13. Any inpatient stay, 48 hours or more (within 1 year)
14. Any disorder of the brain, motor skills or seizures

Name of Proposed Insured Child	Medical Condition Yes	Medical Condition No	Birthdate	Age	Gender (M or F)	Relationship to Applicant

Applicant's Name:	Social Security Number:

NOTICE TO APPLICANT: I hereby apply to Security National Life Insurance Company in Salt Lake City, Utah, for insurance to be issued upon the truth and completeness of the answers to the above questions to the best of my knowledge, and agree that: (1) no agent has the authority to waive the answer to any question in the application; (2) no insurance will be effective until the premium for the mode selected has been paid in full and the policy delivered; and (3) the policy effective date will be the date this application is received by the company at the above address.

PRESCRIPTION AUTHORIZATION

I hereby authorize any health care provider, including any physician, practitioner, pharmacy, prescription vendor, pharmacy benefit manager, hospital or medically-related facility, and any insurance company, or other consumer reporting agency, institution or person that has my records or knowledge of me or my dependent(s) to disclose to Security National Life Insurance Company (SNL), or its authorized representative, any such records or information. Records or information may include medical records in their entirety, which may contain mental health records, (excluding psychotherapy notes), prescription drug records, use of alcohol, or use of controlled or prohibited substances and driving records. Such records or information will be used by Company personnel to determine eligibility for insurance and/or benefits. SNL may disclose such information to its reinsurer(s) or any other organization which performs services in connection with the insurance relationship, including but not limited to, the insurance agent, or as lawfully required. There may be certain circumstances under which the information received may be disclosed to third parties who are not subject to the regulations under federal health privacy law. We contractually require such persons to agree to protect the confidentiality of the information. I understand that I have the right to request access to all personal information collected and, upon written request, I may ask SNL to correct, amend or delete any incorrect personal information. A copy of the Company's "Privacy Notice and Notice of Insurance Information Practices" is available upon request.

This authorization shall be valid for a period of two years from the date signed to determine eligibility for insurance, as permitted by applicable law in the state where the policy is issued for delivery. A photocopy of this authorization shall be as valid as the original. I understand that I, or my authorize representative may receive a copy of this authorization upon request. This authorization may be revoked upon submission of a written notice to the Home Office. If this authorization was obtained as a condition of obtaining insurance coverage, your right to revoke also is subject to the rights of the Company under any law granting the Company the right to contest a claim under the policy or the policy itself.

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Dated at _____ Date: _____
City State

_____
Proposed Insured/Applicant's Printed Name

_____ _____
Signature of Proposed Insured/Applicant Date

_____ _____
Signature of Owner (if other than Proposed Insured) Date

ICC17-FPP1 APP (06/2016)

AGENT'S STATEMENT – I certify that to the best of my knowledge:

1. I correctly asked all the Medical Questions in this application and correctly recorded all the answers given; and
2. All answers given in this application are true and complete; and
3. The signature of the Proposed Insured(s) and/or the Applicant/Policyowner (Parent/Legal Guardian) is what they are represented to be and were signed in my presence; and
4. Is the Proposed Insured an immediate family member? ☐ Yes ☐ No; and
5. I know of no factor affecting the insurability of the Proposed Insured(s) except as stated in this application; and
6. This insurance ☐ **WILL** ☐ **WILL NOT** change or replace any existing insurance policy or annuity contract.
   Note: If "Will" is checked for question 6, complete required replacement forms.

Agent's Signature: _____

Agent's Printed Name: _____ Agent's Number: _____

If policy and commissions are being split between multiple agents, then each additional agent must sign and notate commission split.

Agent's Signature: _____ Agent's Number: _____

Agent's Printed Name: _____ Commission Split: _____

SECURITY NATIONAL LIFE INSURANCE COMPANY
P.O. Box 57220 • Salt Lake City, Utah 84157-0220
Office: (801) 264-1060 • Toll Free: 1 (800) 574-7117

Applicant's Name:	Social Security Number:

PAYOR INFORMATION AND ELECTRONIC FUNDS TRANSFER (EFT) AUTHORIZATION AGREEMENT TO SECURITY NATIONAL LIFE INSURANCE COMPANY (SNL)

Payor Name:_____ Phone #:_____

Payor Address:_____

Customer Name:_____

Name of Bank:_____

Address of Bank:_____

Checking Account #:_____ or Savings Account #:_____

Nine Digit Bank Transit #:_____

Credit/Debit Card #:_____ Exp.: _____ CVV#:_____

I authorize SNL to initiate debit entries to my checking or savings account, or charge my credit or debit card indicated above, and authorize the financial institution (bank) named to debit my account for payment of my SNL account(s). I understand this authorization is subject to the terms and conditions of the EFT agreement.

TERMS AND CONDITIONS

1. This arrangement may be terminated with respect to any or all contracts listed below by SNL or by me upon written notice to the other party. Until such notice is actually received by SNL, SNL shall be fully protected in drawing the EFT.
2. I understand that if any EFT is dishonored by my bank and if any monthly amount due SNL is not paid within the time stipulated on the contract, the contract shall lapse except as otherwise provided therein.
3. During the continuance of this arrangement SNL shall not be required to send payment notices on any contract I have authorized to be included hereunder.
4. If I change banks or bank accounts and I want to continue using EFT, I must sign a new Authorization Agreement.
5. This authorization shall not be effective for any contract for which an application is pending, unless and until such contract is actually issued and the down payment there under paid in cash to SNL.
6. I will pay a returned-item fee as specified by the bank or SNL for any debit entry that is returned to SNL for insufficient funds.
7. The EFT will apply to the following contract(s):

Name:_____ Contract #:_____

Name:_____ Contract #:_____

Date:_____ Signature:_____
Authorized Account Holder

ICC17-FPP1 APP (06/2016)

CONDITIONAL RECEIPT
THIS RECEIPT DOES NOT PROVIDE ANY INSURANCE UNTIL AFTER ITS CONDITIONS ARE MET.
NO AGENT OF THE COMPANY OR BROKER OR ANY OTHER PERSON(S) MAY WAIVE ANY OF THESE CONDITIONS.

Received from _____ on _____ (date) the sum of $_____, the correct first premium specified in the application, subject to the following conditions:

FIRST: If each Proposed Insured would be acceptable and approved by Security National Life Insurance Company in Salt Lake City, Utah, as insurable under the company's underwriting rules for insurance on the plan and at the premium rate and the amount of insurance applied for on the application for all Proposed Insured(s).

SECOND: The premium funds for the correct premium amount for plan of insurance applied for, have been honored on the first presentation and result in the funds being credited to Security National Life Insurance Company's bank account.

THIRD: If the application is not approved within 60 days from the date it was signed, the application will be deemed to have been rejected and Security National Life Insurance Company will have no liability.

_____ Agent's Signature

_____ Agent's Name (Please Print)

IMPORTANT NOTICE:
REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interests. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured. We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? ❑ Yes ❑ No
2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? ❑ Yes ❑ No

If you answered "yes" to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

1. Insurer Name and Address	Contract/Policy Number	Insured/Annuitant	❑ Replaced ❑ Financing
2. Insurer Name and Address	Contract/Policy Number	Insured/Annuitant	❑ Replaced ❑ Financing
3. Insurer Name and Address	Contract/Policy Number	Insured/Annuitant	❑ Replaced ❑ Financing

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

The existing policy or contract is being replaced because: _____

_____.

I certify that the responses herein are, to the best of my knowledge, accurate:

_____	_____	_____
Applicant's Signature	Applicant's Name (Please Print)	Date
_____	_____	_____
Producer's Signature	Producer's Name (Please Print)	Date

I do not want this notice read aloud to me _____. (Applicants must initial only if they do not want the notice read aloud.)