

8. **FRAUD WARNING:** Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

9. **Special Requests:**

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Each person signing this application: (1) **REPRESENTS** that, to the best of such person's knowledge and belief, all statements and answers included herein are complete, true and accurately recorded; (2) **AGREES** that this application shall be the basis for and a part of any life insurance contract issued; and (3) **UNDERSTANDS** that no agent or person other than an executive officer of Polish Women's Alliance of America may, in writing: (a) change, modify or waive any of the printed statements herein; or (b) waive any of the rights or requirements of the Polish Women's Alliance of America.

Except as may be provided in a Conditional Receipt, bearing the same date and payment amount as shown in this application, no insurance shall take effect unless and until: (1) this application is approved by the Polish Women's Alliance of America; (2) a contract of life insurance is issued; and (3) the full first premium is paid. All such conditions, must be met while the health and other factors affecting the insurability of the Proposed Insured remain as described in this application.

AUTHORIZATION. The undersigned hereby authorizes any of the following who may have any records or information regarding the Proposed Insured:

physician or medical practitioner; medical care facility; the Medical Information Bureau (MIB); consumer reporting agency; insurer; employer; institution; organization; or, person,

to provide such records or information to: the Polish Women's Alliance of America; its reinsurer; or, except for the MIB, its legal representative. The Polish Women's Alliance of America or its reinsurer may release any such records or information: to the MIB; to other insurers in which the Proposed Insured may have insurance, to whom the Proposed Insured may apply for insurance or to whom a claim may be submitted; or, as may be lawfully required. The Polish Women's Alliance of America may, at its discretion, obtain an investigative consumer report. Any records or information obtained will: be treated as confidential; and, be used to determine eligibility for insurance or benefits.

On request, the Polish Women's Alliance of America will provide a copy of this Authorization. This Authorization shall be valid for a period of 24 months from the date shown below. A photocopy shall be valid as the original.

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

Proposed Insured (Age 18 or older)

Adult or Member Applicant or Owner, if other than Proposed Insured

Witness (licensed agent where required)

Agent's Statement: To the best of your knowledge and belief, will the insurance applied for replace or change any existing insurance or annuity? No. Yes.

For Home Office Use: Certificate No.: _____ Group No. _____

