

THE SAVINGS BANK LIFE INSURANCE COMPANY OF MASSACHUSETTS
LIFE INSURANCE APPLICATION - Part One
Page 1 of 4

- Use black ink, print clearly and do not use white out.
- Initial any changes you make.
- The following questions relate to the Proposed Insured

Agent: _____

Section A - Proposed Insured

1. Name of Insured (First, Middle Initial, Last Name)		<input type="checkbox"/> Male <input type="checkbox"/> Female	2. Date of Birth month day year	3. Age nearest birthday	4. Place of birth (State or Country)
5. Home address: (Unit, Street, City, State, Zip Code)				6. Social Security Number	
7. Driver's License No.	State	8a. Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated		9. Any other name previously known by (Including maiden name)	
		8b. Number of dependents: Ages:			
10. Occupation (include duties)		<input type="checkbox"/> Full Time (20 + hours) <input type="checkbox"/> Part Time	11. Number of years with Current Employer	12. List any other occupation in last 2 years	
13. Any plans to change occupation? (If "Yes", provide details) <input type="checkbox"/> Yes <input type="checkbox"/> No		14. Employer's Name and Address		15. Nature of Business	
16. Tel. # Home: _____ - _____ - _____		Work: _____ - _____ - _____		E-Mail: _____	
17. Have you ever used any form of tobacco or any other nicotine product or by-product? <input type="checkbox"/> No <input type="checkbox"/> Yes - Product Type: Date last used (Month/Year): _____ Quantity/Frequency: _____ How long used? _____					

Section B - Applicant

18. If the Applicant signing this form is not the Insured:
 Print Applicant's Name: _____
 Relationship to Proposed Insured: _____

Section C - Owner (Complete only if the Owner is to be other than the Proposed Insured - **Owner's signature required**)

19. Note: If Owner is a Trust, the full name and date of the Trust, and the name(s) of the Trustee(s) is required.

Class _____ Name(s) (please print clearly) _____ Relationship to Proposed Insured _____ Social Security/Tax I.D. Number _____

1 (Primary)
 2 (Contingent)

For first Owner listed above: Mail Address (include Zip Code): _____

Tel. Number: _____ - _____ - _____ E-Mail Address: _____

Section D - Beneficiary

20. Beneficiary: State the class: 1 (Primary), 2 (Secondary), etc. Surviving beneficiaries in the lowest numbered class share equally. All decisions made by SBLI in good faith as to the identity of beneficiaries shall be conclusive as to SBLI's liability and any payment made in accordance therewith shall, to the extent thereof, discharge SBLI of its obligation for such payment.

NOTE: If the desired beneficiary designation does not conform to this format, attach a detailed explanation of the desired designation.

Class _____ Name(s) (please print clearly) _____ Relationship to Proposed Insured _____

If no beneficiary is designated, the proceeds will be paid to the Owner or the Owner's Estate

Note: If the Beneficiary is a Trust, the full name and date of the Trust, and the name(s) of the Trustee(s) is required.

Section E - Insurance Applied For

21. Plan of Insurance	Amount applied for	22. Additional Benefits/Riders (if available): <input type="checkbox"/> Term Insurance Rider - Plan _____ Amount: \$ _____ <input type="checkbox"/> Child Insurance Rider (complete rider form) Amount: \$ _____ <input type="checkbox"/> Waiver of Premium (ages 15 to 55 only)
a.	\$ _____	
b.	\$ _____	
c.	\$ _____	
23. Dividend Option (If no selection or if selected option is not available, #4 will be effective.)		
1 <input type="checkbox"/> Pay in cash (check) 2 <input type="checkbox"/> Reduce amount due - any excess as: <input type="checkbox"/> #4 <input type="checkbox"/> #3 <input type="checkbox"/> #1		
3 <input type="checkbox"/> Purchase paid-up life additions 4 <input type="checkbox"/> Accumulate at interest		

**THE SAVINGS BANK LIFE INSURANCE COMPANY OF MASSACHUSETTS
LIFE INSURANCE APPLICATION - Part One**

Name of Proposed Insured (print) _____

Section F - Premiums & Billing

24. Premium Frequency: Annual Semi-Annual Quarterly Monthly*
 *(Monthly is available only with SBLI's Automatic Payment Plan. EFTS form is required)
 Automatic Premium Loan Provision to be effective on permanent plans unless requested otherwise here:
25. Mailing Address for all policy notices: (If other than address shown in #5 - Insured, or #19 - Owner)
 Include Unit, Street, City, State & ZIP Code:
26. Are the notices for this insurance to be sent "in care of" someone other than the Owner? Yes No
 If "Yes", complete the following:
 Name of addressee: _____
 Relationship to Insured: _____

Section G - Other Insurance

27. List all individual (non-group) Life Insurance in force and pending on the Insured's life, including existing SBLI insurance.
 (If none, state "None". If more space is needed, use Section L, "Remarks")
- | Name of Insurance Company | Face Amount | Issue Year |
|---------------------------|-------------|------------|
| A. | | |
| B. | | |
| C. | | |
28. How much life insurance does the proposed Insured's spouse have in force? \$ _____, Being applied for? \$ _____
29. Will this insurance replace or change any current life insurance or annuity, other than SBLI? Yes No
 If "Yes" Replacement Forms must be completed in states where applicable.
30. Have you ever had an application for life or health insurance declined, postponed, modified or offered at other than regular premiums for your age? Yes No If "Yes", provide details in Section L.
31. EXCHANGE ONLY (A new 2 year contestable period will apply to the replacement policy.)
 List the SBLI policy(ies) being exchanged:
 Total Face Amount _____ Plan(s) _____
 Policy numbers _____
- The above policies are hereby tendered for endorsement or surrender in consideration for, and effective as of the date of issue of the new policy. **Submit your policy(ies) with this application.**
 During the time of processing this application it is the responsibility of the Policyholder to maintain the above listed policies in force. Failure to maintain premium payments may result in a total loss of coverage.
 The said endorsement or surrender will be held pending approval of this application and payment of the first full premium on the insurance herein applied for. If this application is not approved, the above policies will be returned to the policyholder without action taken thereon, except for any nonpayment of premium.

Section H - Personal History (Please provide details to any "Yes" answers in the Section L)

32. Are you a U. S. citizen? _____ If "No", Country of citizenship _____ Yes No
 Visa type: _____ Expiration date: _____, and **attach a copy of your documentation.**
33. Have you, in the last 3 years, resided or traveled, or do you intend to reside or travel outside of the United States? Yes No
34. In the last 3 years, have you had your drivers license suspended or revoked, or received any moving violations? Yes No
35. Have you ever been convicted of reckless driving, driving to endanger or driving under the influence of drugs or alcohol? Yes No
36. Have you ever been convicted of a misdemeanor (other than a traffic violation) or felony, or are you awaiting trial for a felony? (if "Yes", give details, dates and circumstances.) Yes No
37. Have you in the last 2 years engaged in, or do you intend to engage in, any hazardous activities or sports such as hang gliding, hot air ballooning, ultra light flying, mountain or rock climbing, motor vehicle or boat racing, scuba diving, sky diving or parachuting? Yes No
38. Are you, or do you intend to become, a member of the Armed Forces, including Reserves? Yes No
39. Have you ever owned, operated, been, or intend to be, licensed to operate, an airplane? Yes No
40. How many flights have you made in the last 12 months in other than a Commercial airline/airplane? _____
41. How many flights do you plan to make in the next 12 months in other than a Commercial airline/airplane? _____

Section I - Special Requests

**THE SAVINGS BANK LIFE INSURANCE COMPANY OF MASSACHUSETTS
LIFE INSURANCE APPLICATION - Part One**

Name of Proposed Insured (print) _____

Section J - Financial Information

- A. PERSONAL AND BUSINESS INSURANCE APPLICANTS: Complete if applying for business insurance or, if applying for personal coverage, complete if the amount applied for is at least \$300,000 or if total amount of insurance in force and applied for exceeds \$500,000.
 Personal Finances: Current Annual Earned Income \$ _____ Estimated Net Worth: \$ _____
 Within the past 5 years have you filed for bankruptcy or had any liens or judgements filed against you? Yes No
 If "Yes", please explain in the Section L, and provide the date of discharge.
- B. BUSINESS APPLICANTS ONLY:
 Business finances: Total assets: \$ _____ Total liabilities: \$ _____ Net worth: \$ _____
 Percentage of business you own: _____% Amount of business insurance in force on your life: \$ _____
 Is business insurance applied for or in force on other key members of the business? Yes No
 Within the past 5 years has the business filed for bankruptcy or had any liens or judgements filed against it? Yes No
 If "Yes", please explain in the Section L.

Section K - Changes (Changes made by SBLLI - Not applicable in Pennsylvania and West Virginia)

Section L - Remarks (Details of "Yes" answers, etc. - Attach separate sheet if more space is required)

- I hereby represent that the above answers and statements are complete, correct and true to the best of my knowledge and belief. I agree that SBLLI, believing them to be complete, correct and true, shall rely and act on them. I agree to notify SBLLI of any changes to the statements and answers given in any part of the application before accepting delivery of the policy.
- I understand that even if I have paid a premium with, or prior to the approval of, this application, I have not purchased immediate insurance coverage. I agree that the insurance applied for shall not be effective until the later of: (a) the date that the first full premium is paid or, (b) the date the application is approved by SBLLI, and only then if each person to be insured is in good health and insurable within company standards on such date.
- Unless I request otherwise in Section I, I agree that the issue date of the policy may be back dated to preserve a lower issue age, provided that the issue date shall be no earlier than the date I sign Part 1 of this application. Even if the issue date is back dated, I agree that no coverage is effective prior to the later of the date that the first full premium is paid or the date the application is approved by SBLLI.
- If SBLLI makes a change in Section K, it will be approved by my acceptance of the policy (not applicable in Pennsylvania).
- I further acknowledge that my answers to the above questions may result in higher premium rates or a denial in coverage.
- Pursuant to the requirements of California Insurance statute 10115, SBLLI limits the amount for which it may be liable prior to the actual issuance and delivery of a life insurance policy to a maximum of fifty thousand dollars (\$50,000).

Under penalty of perjury, I certify that: (A) the number shown is my correct taxpayer identification number and (B) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding. (The Internal Revenue Service does not require your consent to any provision of this document other than certification required to avoid backup withholding.) Cross out all of subpart (B) if you are subject to backup withholding.

Any person who includes any false or misleading information on an application for an insurance policy is (or, may be, in Massachusetts and Vermont) subject to criminal and civil penalties.

Date _____ Signature of Proposed Insured (if age 15 or over) _____ Signature of 1st Owner in Section C, if any _____

Signed at _____ City, _____ State _____ Signature of Applicant (if other than Insured) _____

Initial Prem. Rec'd. \$ _____ Agent: Does this sale involve a replacement?
 No Yes (Submit applicable form)
 Agent Signature: _____ Date: _____

DO NOT WRITE IN THIS SPACE

Agency	Agent #	Agent Email (Optional)	Rate Code
Source	Lead #		

Process Date: _____

**THE SAVINGS BANK LIFE INSURANCE COMPANY OF MASSACHUSETTS
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Name of Proposed Insured (print)

Date of Birth
AUTHORIZATION

Social Security Number

(This authorization is in compliance with the HIPAA Privacy Rule.)

In order to evaluate my eligibility for insurance or in connection with a claim for insurance benefits, I hereby authorize:

- any physician, medical practitioner, health care provider, hospital or clinic, • any state and federal governmental agency
- any criminal bureau and repository, court, registry of motor vehicles, • any mental health practitioner,
- the Medical Information Bureau (MIB), • any financial institution, • any insurance company,
- any other organization or person that has records or knowledge of me or my health

to give such information, including my entire medical record and any other protected health information concerning me, to the Medical Director of The Savings Bank Life Insurance Company of Massachusetts (the Company) or, except for information obtained from MIB, to any consumer reporting agency acting on its behalf. This may include, but is not limited to, findings or records of: medical care, examinations, information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases (see below for state specific exclusions concerning disclosure of HIV related information), psychiatric or psychological care, psychotherapy, drug or alcohol/tobacco use history or previous disability or surgery.

FOR MAINE APPLICANTS, this authorization excludes the results of a test for HIV if the applicant has tested HIV positive but has not developed symptoms of the disease AIDS. Such test results shall not be discovered or published. Nothing in this caveat will prohibit this authorization from including the fact the applicant has AIDS.

FOR VERMONT APPLICANTS, this authorization excludes the release of any information relating to previously administered tests for HIV antibodies, T-Cell counts, AIDS or ARC, by the applicant's family/regular/attending medical doctor/physician/practitioner or care giver or any other person or entity which may be possessed of this information. This exclusion extends to any medical doctor, doctor of osteopathy, physician, health care professional, hospital, clinic, medical facility, the Veterans Administration, the MIB, Inc., employer, consumer reporting agencies, other insurance companies, or anyone else with respect to previous test results. The applicant is not authorizing the company to forward the results from any new test, requested of the applicant by the company, to any outside, non-affiliated company, nor to any entity not under specific contract with the company to perform underwriting services.

•By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct any physician, medical practitioner, health care provider, hospital, clinic or any other health care provider to release and disclose my entire medical record without restriction. I understand that my health care providers can not refuse to provide treatment or payment for health care services if I refuse to sign this authorization.

•I further authorize the Company to release any information obtained by this authorization to MIB, to other insurers in which I have policies or to which I may apply or to which a claim for benefits may be submitted, to reinsurers, and to other persons or organizations performing legal or business services in connection with my application or claim. I understand that any information that is disclosed pursuant to this authorization may be redisclosed and no longer covered by federal rules governing privacy and confidentiality of health information.

•I further authorize the Company to obtain an investigative consumer report on me and I understand that I have a right to request to be interviewed in connection with the preparation of any such report and to receive a copy of any such report.

•I authorize SBLI to release to me, or to my physician, results that I may request of any medical or laboratory tests taken in connection with this application.

•All provisions of this authorization also apply to any member of my family proposed for coverage in my insurance application. A photocopy of this form shall be as valid as the original and I understand that I, or my authorized representative, may have a copy of this form upon request. The authorization is valid for 30 months (24 months if R.I. or VT. laws apply) from the date of my signature shown below. In connection with a claim for benefits, this authorization is valid no longer than the duration of the claim.

•I understand that I may revoke this authorization at any time by submitting a written request to the Company. Any written request to revoke this authorization will be effective upon receipt of same by the Company. I understand that a revocation is not effective to the extent that any of my providers has relied on this authorization or to the extent that the Company has a legal right to contest a claim under an insurance policy or to contest the policy itself.

•I also understand that failure to sign this authorization statement, or subsequent revocation of this authorization by me, may impair the ability of the Company to process my application or evaluate claims, and may be a basis for denying an application or claim for benefits.

•By signing below I agree to the terms of this authorization and acknowledge that I have read and understand it.

Date: _____ Signature of Proposed Insured: _____

If Insured is under age 18, signature of _____ Parent _____ Guardian _____ Other (please describe) _____

X _____

You have the right to delay signing this form. However, no blood sample will be taken and SBLI may not begin processing your application until the completed form is submitted.

THE SAVINGS BANK LIFE INSURANCE COMPANY OF MASSACHUSETTS
WOBURN, MASSACHUSETTS

NOTICE OF AIDS VIRUS ANTIBODY TESTING AND AUTHORIZATION FOR TESTING AND DISCLOSURE

This document contains important information concerning the AIDS virus antibody test that we require you to undergo to apply for insurance with us. It also contains information about who will have access to the information we obtain.

READ THIS NOTICE VERY CAREFULLY. DO NOT SIGN IT UNLESS IT IS COMPLETELY FILLED OUT AND YOU HAVE READ AND UNDERSTOOD IT.

You have up to 21 days from the date you receive this form to decide whether to sign this authorization.

In connection with your application for insurance your blood sample will be tested for the presence of the AIDS virus (HIV) antibody. Before consenting to this test, you are urged to read the following information about AIDS, the nature of the test and our policy concerning the confidentiality of the test and other AIDS-related information. After you read this material, you will find a request for your written authorization to be tested for the AIDS virus and for subsequent disclosure of test results. You should be aware that a positive test result will result in the denial of your insurance application.

INFORMATION ABOUT AIDS - AIDS is a condition caused by the human immunodeficiency virus (HIV). In some individuals the virus reduces the body's normal defense mechanisms against certain diseases or infections. As a result, such people often develop such unusual conditions as severe pneumonia or a rare skin cancer. The symptoms of AIDS may include the following, although other causes of these symptoms are more likely: unexplained weight loss; persistent night sweats, cough, shortness of breath, diarrhea and white spots evidencing fungal infection; fever and swollen lymph nodes lasting more than one month; and raised purple spots on or under the skin or on mucous membranes.

From medical studies, it is clear that the following groups are at a high risk of contracting AIDS: past or present users of intravenous drugs; males who have had sex with more than one male since the late 1970's; recipients of blood or blood products infected by the HIV virus; and sexual partners of individuals belonging to any of the above categories.

HIV ANTIBODY TEST - The HIV antibody test is actually a series of tests designed to detect the presence of antibodies to the AIDS virus rather than detect the virus itself. Antibodies to the AIDS virus are found in the blood of most patients with AIDS and AIDS-related complex (ARC), and can be found in people who do not have AIDS or ARC but have been exposed to the virus.

Your blood sample will first be subjected to a test known as ELISA (enzyme-linked immunosorbent assay). If the result of this test is positive, the ELISA test will be repeated. If this repeat ELISA test is also positive, your blood specimen will then be subjected to another, more specific technique called the Western blot test, for confirmation. Your test result is considered positive only after positive results are obtained on two ELISA tests and a Western blot test.

POSITIVE TEST RESULTS - In general, if you receive such a positive test result, there is a high probability that you have HIV antibodies in your blood. However, there is a risk that a person who has not been exposed to the virus will be incorrectly classified by the test as having a positive test result. This is called a "false positive" result. People who are not in one of the "high risk" groups listed above who get a positive test result are much more likely to receive a "false positive" than those who are in a high risk group.

A positive test result does not mean that you have AIDS. The diagnosis of AIDS is established using a patient's history, symptoms and physical examination. A positive test result does mean, however, that you are at risk of developing AIDS or AIDS-related conditions. It also means that, without taking precautions, you may transmit the virus to other people. Therefore, the following steps are recommended to limit the spread of AIDS: (1) do not donate blood, semen or body organs; (2) limit sexual contacts and follow "safe sex" practices; (3) inform your sexual partners; (4) do not share intravenous needles; (5) notify your doctor; and (6) if you are considering having a child, carefully evaluate the risks to the fetus.

If your test results are positive, the test will be sent to the doctor you designate on this form, or if you prefer, we will mail the result directly to you no later than 45 days after your blood sample is taken. It is strongly recommended that you consult a physician or obtain counseling to learn more about the meaning of such a result.

NEGATIVE TEST RESULTS - If your test result is not positive, you most likely have not been infected by the virus. However, it is possible to receive a "false negative" result. Also, a negative test does not mean that you are immune to the virus.

COUNSELING AND ALTERNATIVE TEST SITES - You may experience increased anxiety as a result of having this test performed or receiving a positive test result. Many public health organizations recommend that before a person takes an AIDS-related test, he or she obtain counseling about the test and about AIDS. For Massachusetts residents, a source of information about AIDS and counseling is the AIDS Action Line, 1-800-235-2331. In addition, the Massachusetts Department of Public Health offers free anonymous HIV antibody testing, with pre-test and post-test counseling at its Alternative Test Sites. For additional information regarding AIDS, AIDS testing or counseling, or to obtain a free, anonymous test, individuals in the high risk categories listed above are encouraged to contact the Massachusetts Department of Public Health for an appointment. For individuals residing outside of Massachusetts, the National AIDS Hotline telephone number is 800-342-2437. Additional State AIDS Hotline telephone numbers are: California 800-367-2437, Connecticut 800-203-1234, Delaware 800-422-0429, District of Columbia 202-332-2437, Maryland 800-638-6252, New Hampshire 800-752-AIDS, New Jersey 800-624-2377, North Carolina 800-342-2437, Pennsylvania 800-662-6080, Rhode Island 401-222-2223, Tennessee 800-525-AIDS, Vermont 800-882-2437, Virginia 800-533-4148 and West Virginia 800-642-8244.

CONFIDENTIALITY - We must treat all AIDS-related information (including test results) as highly confidential. We have established safeguards within our company that will protect the privacy of any AIDS-related information that is in your files. We have designated employees who are responsible for keeping this information confidential. We have designated certain personnel who will have access to AIDS-related information if they need the information in connection with an insurance transaction. Other personnel are aware that they are not permitted access to such information. We will make sure AIDS-related information that is stored in a computer data bank or other files is protected by reasonable security safeguards.

To handle your insurance business, we may need to disclose your test results or other AIDS-related information to employees, reinsurers, contractors or attorneys who need AIDS-related information for underwriting, claims or other necessary business purposes in connection with your insurance transaction. These persons and entities have been informed of their clear legal obligation to maintain the confidentiality of all AIDS-related information, including test results. Similar privacy safeguards have also been adopted by the laboratory that will perform tests on your blood sample, and by any contractor, reinsurer or attorney to whom we might grant access to AIDS-related information. If we need to disclose to anyone else information about you and AIDS, we must again ask you to provide prior written consent to such disclosure. However, AIDS-related information could be disclosed without your consent in response to a subpoena. If you believe that your right to the confidentiality of any AIDS-related information about you has been violated, you should contact your state's Department of Division of Insurance. In California: Department of Insurance, 300 South Spring Street, South Tower, Los Angeles, CA 90013 Tel. 800-927-4357. In Connecticut: The Connecticut Insurance Department, 153 Market St., Hartford, 06103 - Tel. 860-297-3800. In Delaware: The Department of Insurance, 841 Silver Lake Blvd., Dover, 19904 - Tel. 302-739-5280. In the District of Columbia: The Department of Insurance and Securities, 810 First Street, NE, Washington, 20002 - Tel. 202-442-7811. In Maryland: Insurance Administration, 525 St. Paul Place, Baltimore, 21202 - Tel. 800-492-6116. In Massachusetts: The Massachusetts Division of Insurance, 1 South Station, Boston, 02110 - Tel. 617-521-7777. In New Hampshire: The New Hampshire Division of Insurance, 56 Old Suncook Road, Concord, 03301 - Tel. 603-271-2261. In New Jersey: The New Jersey Department of Banking and Insurance, 20 West State St., Trenton, 08625 - Tel. 609-292-5427. In North Carolina: Department of Insurance, P.O. Box 26387, Raleigh, 26711 - Tel. 919-733-2032. In Rhode Island: The Rhode Island Insurance Department, 233 Richmond St., Providence, 02903 - Tel. 401-222-2223. In Pennsylvania: The Pennsylvania Insurance Department, 1345 Strawberry Square, Harrisburg, 17120 - Tel. 717-787-5173. In Tennessee: Department of Commerce and Insurance, 500 James Robertson Parkway, Nashville, 37243 - Tel. 615-741-1670. In Vermont: The Vermont Department of Banking and Insurance, 89 Main St., Drawer 20, Montpelier, 05620 - Tel. 802-828-3301. In Virginia: The Bureaus of Insurance, P.O. Box 1157, Richmond, 23218 - Tel. 804-371-9741. In West Virginia: West Virginia Insurance Commission, P.O. Box 50540, Charleston, 25305 - Tel. 304-558-2094.

MEDICAL INFORMATION BUREAU - If your test result is positive, we will make a report indicating a non-specific abnormal blood test result to the Medical Information Bureau, Inc. (MIB). The nature of the test will not be reported; there will be no record with the MIB that you had a positive HIV antibody test. The MIB is a nonprofit organization of life insurance companies which operates an information exchange for its members. Our decision on whether or not to issue you a policy will not be sent to the MIB. If you later apply to another MIB member company for life or health insurance or submit a claim for life or disability benefits, the MIB will, upon request, provide that company with information in its file including information we have furnished. Otherwise the MIB will observe confidentiality safeguards similar to our own stated above. Upon your request, the MIB will arrange for disclosure to you of any information it has in your file. If you feel the information in the MIB's file is not correct, you may contact the MIB and seek a correction in accordance with the procedures outlined in the Federal Fair Credit Reporting Act. The address of the MIB's information office is: MIB, Inc., P.O. Box 105, Essex Station, Boston MA 02112. The MIB telephone number is (617) 426-3660.

DISCLOSURE AND ACCESS TO INFORMATION - If we disclose any AIDS-related information to a person or entity who is not our employee, reinsurer, contractor, or attorney as described above, or the MIB, we will notify you in writing unless we are prohibited from doing so by law or court order. Upon your written request, we will provide you, either directly, or at your option, through a physician designated by you, with copies of any information relating to you and AIDS in our files, for the reasonable cost of photocopying those documents. If you believe any of the information in our files is incorrect, you may write to us to request that it be corrected.

AUTHORIZATION - I have read and understood this Notice of AIDS Virus Antibody Testing and Authorization for Testing and Disclosure. I understand that: if I test positive I will be denied the insurance for which I have applied; I may experience increased anxiety as a result of having this test; the people and entities described above will or may have access to the results of my test as stated above for the purposes identified on this form; I have received a copy of this form; and this authorization is valid for ninety (90) days from the date of my signature below.

I authorize the drawing and testing of my blood for HIV antibodies and the disclosure of the test results as stated in this form.


*****NOTIFICATION OF A POSITIVE TEST RESULT***** - In the event of a positive test result: (check one)

Please send the results to me at the residence address entered on my application for insurance.

Please send the results to me at the following address: _____

I authorize The Savings Bank Life Insurance Company of Massachusetts to send the results to my physician and understand that such results may become part of my physician's permanent medical records concerning me:

Doctor's Name & Address: _____

Name of proposed insured Application # SBLI Agent Name Number
X _____ X  X _____
Date Signature of Proposed Insured Signature of legal guardian, if any

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You have up to 21 days from the date you receive this form to decide whether to sign this authorization.

In connection with your application for insurance your blood sample will be tested for the presence of the AIDS virus (HIV) antibody. Before consenting to this test, you are urged to read the following information about AIDS, the nature of the test and our policy concerning the confidentiality of the test and other AIDS-related information. After you read this material, you will find a request for your written authorization to be tested for the AIDS virus and for subsequent disclosure of test results. You should be aware that a positive test result will result in the denial of your insurance application.

INFORMATION ABOUT AIDS - AIDS is a condition caused by the human immunodeficiency virus (HIV). In some individuals the virus reduces the body's normal defense mechanisms against certain diseases or infections. As a result, such people often develop such unusual conditions as severe pneumonia or a rare skin cancer. The symptoms of AIDS may include the following, although other causes of these symptoms are more likely: unexplained weight loss; persistent night sweats, cough, shortness of breath, diarrhea and white spots evidencing fungal infection; fever and swollen lymph nodes lasting more than one month; and raised purple spots on or under the skin or on mucous membranes.

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POSITIVE TEST RESULTS - In general, if you receive such a positive test result, there is a high probability that you have HIV antibodies in your blood. However, there is a risk that a person who has not been exposed to the virus will be incorrectly classified by the test as having a positive test result. This is called a "false positive" result. People who are not in one of the "high risk" groups listed above who get a positive test result are much more likely to receive a "false positive" than those who are in a high risk group.

A positive test result does not mean that you have AIDS. The diagnosis of AIDS is established using a patient's history, symptoms and physical examination. A positive test result does mean, however, that you are at risk of developing AIDS or AIDS-related conditions. It also means that, without taking precautions, you may transmit the virus to other people. Therefore, the following steps are recommended to limit the spread of AIDS: (1) do not donate blood, semen or body organs; (2) limit sexual contacts and follow "safe sex" practices; (3) inform your sexual partners; (4) do not share intravenous needles; (5) notify your doctor; and (6) if you are considering having a child, carefully evaluate the risks to the fetus.

If your test results are positive, the test will be sent to the doctor you designate on this form, or if you prefer, we will mail the result directly to you no later than 45 days after your blood sample is taken. It is strongly recommended that you consult a physician or obtain counseling to learn more about the meaning of such a result.

NEGATIVE TEST RESULTS - If your test result is not positive, you most likely have not been infected by the virus. However, it is possible to receive a "false negative" result. Also, a negative test does not mean that you are immune to the virus.

COUNSELING AND ALTERNATIVE TEST SITES - You may experience increased anxiety as a result of having this test performed or receiving a positive test result. Many public health organizations recommend that before a person takes an AIDS-related test, he or she obtain counseling about the test and about AIDS. For Massachusetts residents, a source of information about AIDS and counseling is the AIDS Action Line, 1-800-235-2331. In addition, the Massachusetts Department of Public Health offers free anonymous HIV antibody testing, with pre-test and post-test counseling at its Alternative Test Sites. For additional information regarding AIDS, AIDS testing or counseling, or to obtain a free, anonymous test, individuals in the high risk categories listed above are encouraged to contact the Massachusetts Department of Public Health for an appointment. For individuals residing outside of Massachusetts, the National AIDS Hotline telephone number is 800-342-2437. Additional State AIDS Hotline telephone numbers are: California 800-367-2437, Connecticut 800-203-1234, Delaware 800-422-0429, District of Columbia 202-332-2437, Maryland 800-638-6252, New Hampshire 800-752-AIDS, New Jersey 800-624-2377, North Carolina 800-342-2437, Pennsylvania 800-662-6080, Rhode Island 401-222-2223, Tennessee 800-525-AIDS, Vermont 800-882-2437, Virginia 800-533-4148 and West Virginia 800-642-8244.

CONFIDENTIALITY - We must treat all AIDS-related information (including test results) as highly confidential. We have established safeguards within our company that will protect the privacy of any AIDS-related information that is in your files. We have designated employees who are responsible for keeping this information confidential. We have designated certain personnel who will have access to AIDS-related information if they need the information in connection with an insurance transaction. Other personnel are aware that they are not permitted access to such information. We will make sure AIDS-related information that is stored in a computer data bank or other files is protected by reasonable security safeguards.

To handle your insurance business, we may need to disclose your test results or other AIDS-related information to employees, reinsurers, contractors or attorneys who need AIDS-related information for underwriting, claims or other necessary business purposes in connection with your insurance transaction. These persons and entities have been informed of their clear legal obligation to maintain the confidentiality of all AIDS-related information, including test results. Similar privacy safeguards have also been adopted by the laboratory that will perform tests on your blood sample, and by any contractor, reinsurer or attorney to whom we might grant access to AIDS-related information. If we need to disclose to anyone else information about you and AIDS, we must again ask you to provide prior written consent to such disclosure. However, AIDS-related information could be disclosed without your consent in response to a subpoena. If you believe that your right to the confidentiality of any AIDS-related information about you has been violated, you should contact your state's Department of Division of Insurance. In California: Department of Insurance, 300 South Spring Street, South Tower, Los Angeles, CA 90013 Tel. 800-927-4357. In Connecticut: The Connecticut Insurance Department, 153 Market St., Hartford, 06103 - Tel. 860-297-3800. In Delaware: The Department of Insurance, 841 Silver Lake Blvd., Dover, 19904 - Tel. 302-739-5280. In the District of Columbia: The Department of Insurance and Securities, 810 First Street, NE, Washington, 20002 - Tel. 202-442-7811. In Maryland: Insurance Administration, 525 St. Paul Place, Baltimore, 21202 - Tel. 800-492-6116. In Massachusetts: The Massachusetts Division of Insurance, 1 South Station, Boston, 02110 - Tel. 617-521-7777. In New Hampshire: The New Hampshire Division of Insurance, 56 Old Suncook Road, Concord, 03301 - Tel. 603-271-2261. In New Jersey: The New Jersey Department of Banking and Insurance, 20 West State St., Trenton, 08625 - Tel. 609-292-5427. In North Carolina: Department of Insurance, P.O. Box 26387, Raleigh, 26711 - Tel. 919-733-2032. In Rhode Island: The Rhode Island Insurance Department, 233 Richmond St., Providence, 02903 - Tel. 401-222-2223. In Pennsylvania: The Pennsylvania Insurance Department, 1345 Strawberry Square, Harrisburg, 17120 - Tel. 717-787-5173. In Tennessee: Department of Commerce and Insurance, 500 James Robertson Parkway, Nashville, 37243 - Tel. 615-741-1670. In Vermont: The Vermont Department of Banking and Insurance, 89 Main St., Drawer 20, Montpelier, 05620 - Tel. 802-828-3301. In Virginia: The Bureaus of Insurance, P.O. Box 1157, Richmond, 23218 - Tel. 804-371-9741. In West Virginia: West Virginia Insurance Commission, P.O. Box 50540, Charleston, 25305 - Tel. 304-558-2094.

MEDICAL INFORMATION BUREAU - If your test result is positive, we will make a report indicating a non-specific abnormal blood test result to the Medical Information Bureau, Inc. (MIB). The nature of the test will not be reported; there will be no record with the MIB that you had a positive HIV antibody test. The MIB is a nonprofit organization of life insurance companies which operates an information exchange for its members. Our decision on whether or not to issue you a policy will not be sent to the MIB. If you later apply to another MIB member company for life or health insurance or submit a claim for life or disability benefits, the MIB will, upon request, provide that company with information in its file including information we have furnished. Otherwise the MIB will observe confidentiality safeguards similar to our own stated above. Upon your request, the MIB will arrange for disclosure to you of any information it has in your file. If you feel the information in the MIB's file is not correct, you may contact the MIB and seek a correction in accordance with the procedures outlined in the Federal Fair Credit Reporting Act. The address of the MIB's information office is: MIB, Inc., P.O. Box 105, Essex Station, Boston MA 02112. The MIB telephone number is (617) 426-3660.

DISCLOSURE AND ACCESS TO INFORMATION - If we disclose any AIDS-related information to a person or entity who is not our employee, reinsurer, contractor, or attorney as described above, or the MIB, we will notify you in writing unless we are prohibited from doing so by law or court order. Upon your written request, we will provide you, either directly, or at your option, through a physician designated by you, with copies of any information relating to you and AIDS in our files, for the reasonable cost of photocopying those documents. If you believe any of the information in our files is incorrect, you may write to us to request that it be corrected.

AUTHORIZATION - I have read and understood this Notice of AIDS Virus Antibody Testing and Authorization for Testing and Disclosure. I understand that: if I test positive I will be denied the insurance for which I have applied; I may experience increased anxiety as a result of having this test; the people and entities described above will or may have access to the results of my test as stated above for the purposes identified on this form; I have received a copy of this form; and this authorization is valid for ninety (90) days from the date of my signature below.

I authorize the drawing and testing of my blood for HIV antibodies and the disclosure of the test results as stated in this form.


NOTIFICATION OF A POSITIVE TEST RESULT - In the event of a positive test result: (check one)

Please send the results to me at the residence address entered on my application for insurance.

Please send the results to me at the following address: _____

I authorize The Savings Bank Life Insurance Company of Massachusetts to send the results to my physician and understand that such results may become part of my physician's permanent medical records concerning me:

Doctor's Name & Address: _____

Name of proposed insured	Application #	SBLI Agent Name	Number
X _____	X  _____	X _____	_____
Date	Signature of Proposed Insured	Signature of legal guardian, if any	

THE SAVINGS BANK LIFE INSURANCE COMPANY OF MASSACHUSETTS
1 Linscott Road, Woburn, MA 01801 800-694-7254

Name of Insured (print) _____

Date of Birth _____

Social Security Number _____

AUTHORIZATION TO DISCLOSE RECORDS

(THIS AUTHORIZATION IS IN COMPLIANCE WITH THE HIPAA PRIVACY RULE)

In order to evaluate my eligibility for insurance (or a change in existing insurance coverage) or in connection with a claim for insurance benefits, I hereby authorize: • any physician, medical practitioner, health care provider, hospital or clinic, • any state and federal governmental agency, • any criminal bureau and repository, court, registry of motor vehicles, • any mental health practitioner, • the Medical Information Bureau (MIB), • any financial institution, • any insurance company, • any other organization or person that has records or knowledge of me or my health, to give such information, including my entire medical record and any other protected health information concerning me, to the Medical Director of The Savings Bank Life Insurance Company of Massachusetts (the Company) or, except for information obtained from MIB, to any consumer reporting agency acting on its behalf. This may include, but is not limited to, findings or records of: medical care, examinations, information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases (see below for state specific exclusions concerning disclosure of HIV related information), psychiatric or psychological care, psychotherapy, drug or alcohol/tobacco use history or previous disability or surgery.

FOR MAINE APPLICANTS, this authorization excludes the results of a test for HIV if the applicant has tested HIV positive but has not developed symptoms of the disease AIDS. Such test results shall not be discovered or published. Nothing in this caveat will prohibit this authorization from including the fact the applicant has AIDS.

FOR VERMONT APPLICANTS, this authorization excludes the release of any information relating to previously administered tests for HIV antibodies, T-Cell counts, AIDS or ARC, by the applicant's family/regular/attending medical doctor/physician/practitioner or care giver or any other person or entity which may be possessed of this information. This exclusion extends to any medical doctor, doctor of osteopathy, physician, health care professional, hospital, clinic, medical facility, the Veterans Administration, the MIB, Inc., employer, consumer reporting agencies, other insurance companies, or anyone else with respect to previous test results. The applicant is not authorizing the company to forward the results from any new test, requested of the applicant by the company, to any outside, non-affiliated company, nor to any entity not under specific contract with the company to perform underwriting services.

•By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct any physician, medical practitioner, health care provider, hospital, clinic or any other health care provider to release and disclose my entire medical record without restriction. I understand that my health care providers can not refuse to provide treatment or payment for health care services if I refuse to sign this authorization.

•I further authorize the Company to release any information obtained by this authorization to MIB, to other insurers in which I have policies or to which I may apply or to which a claim for benefits may be submitted, to reinsurers, and to other persons or organizations performing legal or business services in connection with my application or claim. I understand that any information that is disclosed pursuant to this authorization may be redisclosed and no longer covered by federal rules governing privacy and confidentiality of health information.

•I further authorize the Company to obtain an investigative consumer report on me and I understand that I have a right to request to be interviewed in connection with the preparation of any such report and to receive a copy of any such report.

•I authorize SBLI to release to me, or to my physician, results that I may request of any medical or laboratory tests taken in connection with my application.

•All provisions of this authorization also apply to any member of my family proposed for coverage in my insurance application. A photocopy of this form shall be as valid as the original and I understand that I, or my authorized representative, may have a copy of this form upon request. The authorization is valid for 30 months (24 months if R.I. or VT. laws apply) from the date of my signature shown below. In connection with a claim for benefits, this authorization is valid no longer than the duration of the claim.

•I understand that I may revoke this authorization at any time by submitting a written request to the Company. Any written request to revoke this authorization will be effective upon receipt of same by the Company. I understand that a revocation is not effective to the extent that any of my providers has relied on this authorization or to the extent that the Company has a legal right to contest a claim under an insurance policy or to contest the policy itself.

•I also understand that failure to sign this authorization statement, or subsequent revocation of this authorization by me, may impair the ability of the Company to process my application or evaluate claims, and may be a basis for denying an application or claim for benefits. By signing below I agree to the terms of this authorization and acknowledge that I have read and understand it.

•For persons filing a claim for benefits: I certify under the penalties of perjury that I am not subject to backup withholding and that my Social Security Number (SSN) or Taxpayer I.D. Number furnished below is correct.

Date: _____ Signature of Insured:  _____

If Insured is under age 18, signature made by Parent Guardian Other (please explain authority)

Date: _____ Name of Claimant (print): _____

Signature of Claimant: _____ Claimant's SSN or Tax ID number: _____

SBLI - Automatic Payment Plan

see back of form for instructions

Insured Name(s)	Policy Number(s)	Case Number(s)
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More than 1 policy and Insured may be listed ONLY if the same account will be used.

Part 1: Payment Mode

If payment mode is not selected below, it will be assumed that you wish to have drafts made in the manner elected on the original application(s). For Common Billing policies, the payment mode must be the same for both policies.

- Annual** **Semi-Annual** **Quarterly**
 Monthly (If electing Monthly, please review the following statement)

If any policy listed does not provide for the payment of premiums on a monthly frequency, I request that SBLI modify such policy (ies), by rider, to allow monthly premium payments. I understand that this request will not be approved with respect to any such policy if such policy's calculated monthly premium amount is less than \$10.00. I also understand and agree that ending the Automatic Payment Plan agreement for any reason or changing the policy premium frequency to other than monthly will reinstate the original policy terms concerning the payment of premiums that have been modified by such rider.

Part 2: Loan Interest

Unless otherwise requested, any loan interest due will be drafted annually from your account. To request to be billed directly for any loan interest due, please indicate so by checking the box below.

- I hereby request to have any loan interest due annually billed to me directly and not drafted from my account. I understand by electing this option I am responsible for loan interest, which is billed to me.

Part 3: Account Information

Prior to electing the account type, please be sure that your bank will authorize the use of Electronic Payments to be drafted from your account.

Drafts are to be taken from: Checking Account Statement Savings Account

Accountholder Name(s): _____

Accountholder Address: _____

Account Routing Number (9 digits): _____ Account Number: _____


Bank Name and Branch Location: _____

Note: If you will be using a checking account, please attach a blank voided check

Part 4: Required Authorization Signatures

I hereby authorize The Savings Bank Life Insurance Company of Massachusetts (SBLI) to initiate electronic debit entries to my account at the bank listed above. I authorize the bank to honor the debit entries initiated by SBLI and to debit the same to such account. I understand that such debit entries will be initiated by SBLI to pay all premiums and if applicable any loan interest due* on their due dates. I understand that this agreement shall remain in effect until SBLI has received written notification from me of its termination and has had reasonable time and opportunity to act. By my signature I agree to the additional terms listed below.

If the Policyowner(s) is not the Accountholder, the Accountholder must also sign below.

Policyowners Signature:  X _____ Date: _____

Accountholders Signature: X _____ (If not the same person)

Additional Terms of this Agreement - A rejection of a debit entry because of insufficient funds in the account to pay the premium then due in full, plus any policy loan interest* on the premium due date will result in the termination of this agreement without requirement of notification to Policyowner or Accountholder. The Policyowner will be required to pay the amounts then due and all future premiums in cash. Upon such termination and provided that payments have not stopped for any reason, premiums will then be due on the most frequent basis allowed under the Policy. The Policyowner may choose any other frequency allowed, but payments once a month will not be allowed. A partial premium may be due for the time from the then current paid-to-date to the start of the next regular premium period. SBLI will initiate a debit entry 3 times before such termination is enacted. Once a payment is drawn from your account we cannot stop the draft or return the funds to your account. If the requested date of draft falls on a weekend or holiday, payment will be drawn on the preceding business day. We will require notification from the policy owner not less than 10 days prior to the draft date when requesting the stop of a draft occurring.

Instructions for Automatic Payment Plan

Completing the Form

Part 1 - Check box only if you are requesting a change in the mode (frequency) of payment.

Part 2 - Check box only if you do not want to have any loan interest, that may become due, deducted from the account.

Part 3 - This section must be completed for all requests.

Part 4 - If the policyowner and accountholder are the same, only one signature is required.

All requests must be accompanied by:

Checking Account - A blank voided check bearing the Routing and Account Number.

Statement Savings Account - Complete information, under part 3, indicating the Routing and Account number.

If you have any questions regarding this form, please feel free to call our Customer Service Call Center at 800-694-7254.

Return completed form to:

**The Savings Bank Life Insurance Company of Massachusetts
P.O. Box 4048
Woburn, MA 01888**

IMPORTANT NOTICE TO INSURANCE CUSTOMERS

- The insurance product or annuity you are considering purchasing is not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates.
- The insurance product or annuity is not insured by the FDIC, any other agency of the United States, or the bank and its affiliates.
- If the insurance product or annuity you are considering purchasing contains investment risk there is a possibility that it may suffer a loss of value. Variable insurance products contain this risk.

I hereby acknowledge that I have reviewed the above disclosures with the sales representative or agent and have been provided an opportunity to discuss any questions that I may have had.



Customer Signature

Date

The above disclosures were provided orally to the customer.

Agent signature

Date

The Savings Bank Life Insurance Company of Massachusetts