

STATEMENTS TO THE MEDICAL EXAMINER

In Continuation of and Forming a Part of My Application for Insurance to
Occidental Life Insurance Company of North Carolina

Mail examination to: Underwriting Department / P.O. Box 2595 / Waco, Texas 76702-2595

PART TWO

| | | | |
|-----------------------------------|--------------------------------------|-----------------------------------|-------|
| 1. Applicant (Please Print) _____ | Birth Date: Month Day Year / / | Driver's License # SS# — — | State |
|-----------------------------------|--------------------------------------|-----------------------------------|-------|

- | | | | |
|---|--------------------------|--------------------------|--|
| 2. (a) Name and address of your personal physician? _____ (If none, so state) | | | DETAILS of "Yes" answers. (IDENTIFY QUESTION NUMBER, CIRCLE APPLICABLE ITEMS: Include diagnoses, dates, duration and names and addresses of all attending physicians and medical facilities.) |
| (b) Date and reason last consulted? _____ | | | |
| (c) What treatment was given or medication prescribed? _____ | | | |
| (d) List all current medications including herb and vitamin supplements. _____ | | | |
| 3. To the best of your knowledge and belief do you have, or have you ever had, or been treated for (circle condition that applies): | Yes | No | |
| (a) Asthma, pneumonia, bronchitis, emphysema, tuberculosis or any disease or disorder of the lungs or respiratory system (Excluding any disorder or test relating to the HIV Antibody, Sero-Positivity, T-Cell Count or HIV Virus)? | <input type="checkbox"/> | <input type="checkbox"/> | |
| (b) Dizziness, epilepsy, seizure, paralysis, head injury, or any mental or nervous disorder? | <input type="checkbox"/> | <input type="checkbox"/> | |
| (c) Albumin, protein, sugar or blood in urine; any disease or disorder of the kidneys or genitourinary system? | <input type="checkbox"/> | <input type="checkbox"/> | |
| (d) Arthritis or any disease or disorder of the muscles, bones, joints, or back? | <input type="checkbox"/> | <input type="checkbox"/> | |
| (e) Any disease or disorder of the ears, eyes, nose or throat? | <input type="checkbox"/> | <input type="checkbox"/> | |
| (f) Chest pains, heart attack, stroke, transient ischemic attack (TIA), high blood pressure, shortness of breath, heart murmur, phlebitis, blood clot; any disease or disorder of the heart or circulatory system? | <input type="checkbox"/> | <input type="checkbox"/> | |
| (g) Cirrhosis, hepatitis, or any disease or disorder of the gastrointestinal tract? | <input type="checkbox"/> | <input type="checkbox"/> | |
| (h) Malignancy, cancer or other tumors or cyst? | <input type="checkbox"/> | <input type="checkbox"/> | |
| (i) Diabetes, thyroid, or endocrine disorders? | <input type="checkbox"/> | <input type="checkbox"/> | |
| (j) Anemia or any disease or disorder of the blood [Excluding any disorder or test relating to the HIV Antibody, Sero-Positivity, T-Cell Count or HIV Virus]? | <input type="checkbox"/> | <input type="checkbox"/> | |
| 4. Have you been medically treated or diagnosed by a medical doctor as having Acquired Immune Deficiency Syndrome (AIDS)? | <input type="checkbox"/> | <input type="checkbox"/> | |
| 5. Have you been medically treated or diagnosed by a medical doctor as having any disease or disorder of the immune system [Excluding any disorder or test relating to the HIV Antibody, Sero-Positivity, T-Cell Count or HIV Virus]? | <input type="checkbox"/> | <input type="checkbox"/> | |
| 6. Have you ever used: Heroin, morphine, cocaine, LSD, marijuana or abused prescription medication? (If Yes, indicate amount and how often and date last used) | <input type="checkbox"/> | <input type="checkbox"/> | |
| 7. (a) Do you currently drink alcohol? | <input type="checkbox"/> | <input type="checkbox"/> | |
| (b) Have you ever received treatment for excessive drug or alcohol usage? (If Yes, give date of treatment and last usage) | <input type="checkbox"/> | <input type="checkbox"/> | |
| 8. (a) Have you been arrested in the past 10 years? | <input type="checkbox"/> | <input type="checkbox"/> | |
| (b) Have you had a DWI or DUI or had your Driver's License suspended or revoked in the past 10 years? (If Yes, explain) | <input type="checkbox"/> | <input type="checkbox"/> | |
| 9. Do you have a tattoo? (If Yes, date done) | <input type="checkbox"/> | <input type="checkbox"/> | |
| 10. In the past 5 years, have you been treated or examined by any physician, psychologist, psychiatrist or practitioner not named above for any cause not recorded above? | <input type="checkbox"/> | <input type="checkbox"/> | |
| 11. Have you used tobacco or any nicotine products in any form within the past twelve (12) months? (If Yes, type and amount, if No, date last used) | <input type="checkbox"/> | <input type="checkbox"/> | |
| 12. If the applicant is a woman: Are you currently menstruating? | <input type="checkbox"/> | <input type="checkbox"/> | |
| 13. Has the natural parent, brother or sister of the proposed insured ever had tuberculosis, diabetes, cancer, heart disease, kidney disease or mental illness? | <input type="checkbox"/> | <input type="checkbox"/> | |

| | Age if Living | Cause of Death | Age at Death |
|----------|---------------|----------------|--------------|
| Father | | | |
| Mother | | | |
| Siblings | | | |
| | | | |

I declare that the statements and answers shown above are true and complete to the best of my knowledge and belief. I agree that these statements and answers are to be considered as the basis of any insurance written hereon.

AUTHORIZATION— I authorize any licensed physician, medical practitioner, hospital, clinic or other medical or related facility, insurance company, the Medical Information Bureau or other organization, institution or person that has knowledge or records of me and my health to give such information to Occidental Life Insurance Company of North Carolina and its reinsurers. This authorization shall remain valid for two years from this date.

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 entity or person which may be possessed of this information. The 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 company, or anyone else, with respect to previous test results.

The proposed insured is not authorizing the Company to forward the results from any new test, requested of the proposed, by the company, to any outside, non-affiliated company nor to any entity not under specific contract with Occidental Life Insurance Company of North Carolina to perform underwriting services.

Signed at _____ this _____ day of _____, _____ Year

Witness _____ X _____ Signature of Applicant

PART THREE

MEDICAL EXAMINER'S CONFIDENTIAL REPORT

| | | | | | | |
|---|---------------------|---------|---|---------------------------|-----------------------|---|
| 13. (a) Height (In Shoes) | Weight (Clothed) | | Males Only: | | | Details of "Yes" answers (identify item). |
| | | | Chest (Full Inspiration) | Chest (Forced Expiration) | Abdomen, at Umbilicus | |
| ft. in. | lbs. | | in. | in. | in. | |
| (b) Did you weigh? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | (c) Did you measure? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| 14. Is appearance unhealthy or older than stated age? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | | | |
| 15. Pulse: | | | | | | |
| Rate | | At Rest | After Exercise | 3 Minutes Later | | |
| Irregularities per min. | | | | | | |
| 16. Blood Pressure: | | | | | | |
| Systolic | | 1 _____ | 2 _____ | 3 _____ | | |
| Diastolic (5th phase, end of sound) | | | | | | |
| If over 140 or 90 or under treatment report several readings. | | | | | | |
| 17. Is applicant presently under anti-hypertensive medication? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | | | |

PHYSICIAN STATEMENT

18. Is there evident arteriosclerosis? Yes No

19. Heart:
Is there any:

| | |
|---|---|
| Enlargement? <input type="checkbox"/> Yes <input type="checkbox"/> No | Dyspnea? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Murmur(s)? <input type="checkbox"/> Yes <input type="checkbox"/> No | Edema? <input type="checkbox"/> Yes <input type="checkbox"/> No |

(Describe below — if more than one, describe separately.)

| | | | | |
|-----------------|--------------------------|--------------------------|----------------------------------|----------|
| Location | Murmur 1 | Murmur 2 | Indicate: | |
| Constant | <input type="checkbox"/> | <input type="checkbox"/> | | MCL ▼ |
| Inconstant | <input type="checkbox"/> | <input type="checkbox"/> | Apex by | X |
| Transmitted | <input type="checkbox"/> | <input type="checkbox"/> | Murmur area by | ○ |
| Localized | <input type="checkbox"/> | <input type="checkbox"/> | Point of greatest intensity by | ○ |
| Systolic | <input type="checkbox"/> | <input type="checkbox"/> | Transmission by | ▶ |
| Presystolic | <input type="checkbox"/> | <input type="checkbox"/> | For comments and your impression | |
| Diastolic | <input type="checkbox"/> | <input type="checkbox"/> | | |
| Soft (Gr. 1-2) | <input type="checkbox"/> | <input type="checkbox"/> | | |
| Mod. (Gr. 3-4) | <input type="checkbox"/> | <input type="checkbox"/> | | |
| Loud (Gr. 5-6) | <input type="checkbox"/> | <input type="checkbox"/> | | |
| After exercise: | | | | |
| Increased | <input type="checkbox"/> | <input type="checkbox"/> | | |
| Absent | <input type="checkbox"/> | <input type="checkbox"/> | | |
| Unchanged | <input type="checkbox"/> | <input type="checkbox"/> | | |
| Decreased | <input type="checkbox"/> | <input type="checkbox"/> | | |



| | | |
|--|--------------------------|--------------------------|
| 20. Is there on examination any abnormality of the following: (Circle applicable items and give details.) | Yes | No |
| (a) Eyes, ears, nose, mouth, pharynx? | <input type="checkbox"/> | <input type="checkbox"/> |
| (If vision or hearing markedly impaired, indicate degree.) | | |
| (b) Skin (include scars); lymph nodes; varicose veins or peripheral arteries? | <input type="checkbox"/> | <input type="checkbox"/> |
| (c) Nervous system (include reflexes, gait, paralysis)? | <input type="checkbox"/> | <input type="checkbox"/> |
| (d) Respiratory system? | <input type="checkbox"/> | <input type="checkbox"/> |
| (e) Abdomen? | <input type="checkbox"/> | <input type="checkbox"/> |
| (f) Genitourinary system? | <input type="checkbox"/> | <input type="checkbox"/> |
| (g) Endocrine system (include thyroid and breasts)? | <input type="checkbox"/> | <input type="checkbox"/> |
| (h) Musculoskeletal system (include spine, joints, amputations, deformities)? | <input type="checkbox"/> | <input type="checkbox"/> |
| 21. Are there any hernias? | <input type="checkbox"/> | <input type="checkbox"/> |
| 22. Are you aware of additional medical history? | <input type="checkbox"/> | <input type="checkbox"/> |

(A confidential report may be sent to the Medical Director.)

| | | | |
|--|---------|-------|---|
| Urinalysis: Specific Gravity | Albumin | Sugar | IMPORTANT Please forward urine and/or blood specimen(s) to the Laboratory shown on the container provided. |
| (a) Is specimen being sent? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | (b) Blood Study: Is sample being sent to lab shown on container? <input type="checkbox"/> Yes <input type="checkbox"/> No |

I CERTIFY I made this examination in private at My office, Applicant's office, Applicant's home. at _____ A.M. P.M.
in _____ City _____ State _____ this _____ day of _____,

Signature: _____ Address: _____
Medical Examiner