



Please return for processing to:
 CLIENT RELATIONS DEPARTMENT
 1440 Kapiolani Boulevard, Suite 1700 Honolulu, Hawaii 96814-3698
 (800) 432-3306 Email: clientrelations@pacificguardian.com

Policy Reissue and Reinstatement Application

PART 1. Beneficiary and Policyowner shall be the same as in original policy unless appropriate change forms are submitted.

Policy No.: _____ Social Security No. of Policyowner: _____

Name of Policyowner if other than insured: _____

Street Address: _____ City, State, Zip: _____

1.	Name of all persons proposed for insurance			Relationship	Date of Birth			Place of Birth	Height		
	First	Middle	Last		Mo.	Day	Year		Ft.	In.	Weight
a.				INSURED							
b.											
c.											
d.											

2. Occupation of Primary Proposed Insured: _____ Employer: _____

Street Address: _____ City, State, Zip: _____

3. Changes	Add/delete the following (3).	Add	Delete
<input type="checkbox"/> New face amount: \$	Premium Waiver		
<input type="checkbox"/> Plan:	Accidental Death Benefit \$		
<input type="checkbox"/> Non-smoker	Amount of ADB now in force in all companies \$		
<input type="checkbox"/> Death Benefit Option:	Spouse Insurance Rider \$		
<input type="checkbox"/> 1 (Level) <input type="checkbox"/> 2 (Increasing)	Children's Insurance Benefit Units:		
<input type="checkbox"/> Reinstatement (Enclose Premium payment)	Family Insurance Benefit Units:		
<input type="checkbox"/> Review rating	Other:		
<input type="checkbox"/> Convert Term Insurance at <input type="checkbox"/> Original age <input type="checkbox"/> Attained age If partial conversion, balance to: <input type="checkbox"/> Be terminated <input type="checkbox"/> Remain in force			

4. Is premium loan provision to be automatic if available? Yes No

5. Premiums to be paid Annually Semi-annually Monthly bank draft Other: _____

Planned modal premium amount: \$ _____ Amount paid with application: \$ _____

6. Other life insurance in force covering Primary Proposed Insured: (If none, so state)

Company	Issue Year	Amount	Accidental Death

7. Will this insurance replace, change or use cash values of any existing insurance policy or annuity issued by any company?
 Yes No If "Yes," give name of company(ies) and policy number(s). Also complete any additional requirements of State where application is signed.

8. **Remarks:** (Please attach separate sheet as needed.)

Home Office endorsement only.

PART 2. Declaration of Insurability

9. As a basis for such application, I make the following representations and agree that the change requested shall not be effective until it has been approved at the Home Office and any required additional premium has been paid. I represent and certify that no proceedings in insolvency or bankruptcy are now pending against me and that my property is not subject to any assignment for the benefit of creditors.

During the last 10 years, has any person proposed for insurance been treated for or advised of or have knowledge that any of the following specific items are applicable to them?

<p>1. a. Consulted or been examined by a physician? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>b. Illnesses, injuries or operations? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>c. Use of marijuana, cocaine, heroin and other narcotic drugs or excessive use of alcohol? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>d. Under current medical treatment or taking any type of medication? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>e. Change in occupation or participation in any hazardous sports? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>f. Flown or contemplate flying as a pilot or crew member, military or civilian? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>g. Made application for insurance which is now pending or has been declined, postponed or modified? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>h. Lost or gained more than 20 pounds within the past year for reasons other than routine diet or normal growth? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>i. Used tobacco in any form during the past 12 months? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>2. a. (Not applicable where prohibited by state law.) Treated for, counseled for or told you have Acquired Immune Deficiency syndrome (AIDS) of an AIDS Related Complex (ARC)? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>b. (For Nevada and South Dakota only.) Do you have or ever had any disease or disorder of the immune system? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>3. a. Chest pain, palpitation, high blood pressure, rheumatic fever, heart murmur, heart attack or other disorder of the heart or circulatory system? <input type="checkbox"/> YES <input type="checkbox"/> NO</p>	<p>b. Asthma, tuberculosis, bronchitis, emphysema, shortness of breath, persistent cough, pleurisy or other respiratory disorder? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>c. Diabetes, or sugar, albumin, blood or pus in urine; stone of kidney, ureter or gall bladder; other disorder of genitourinary system or reproductive disorder? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>d. Cancer, cyst, tumor, lymph gland disorder, anemia or other disease of white or red blood cells, platelets or blood clotting? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>e. Arthritis, gout or disorder of muscles, bones, spine or joints? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>f. Ulcer, colitis, intestinal bleeding, jaundice or other disorder of stomach, intestines or liver? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>g. Epilepsy, convulsions, paralysis, stroke, fainting spells or mental or nervous system disorder? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>4. Other than already listed, have any of you within the past five years:</p> <p>a. Had any mental or physical disorder? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>b. Had check-up, consultation, illness, injury or surgery? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>c. Been a patient in a hospital, clinic or mental health facility? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>d. Had any EKG, X-ray or other medical tests (not including HIV tests)? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>e. Been advised to have any diagnostics test, hospitalization or surgery not yet completed? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>5. With regard to those answered "Yes," give full details below:</p>
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Disease or Injury	Date	No. of Attacks	Duration	Results	Names and Addresses of Attending Physicians

6. Name of current personal physician, and date and reason of last visit. Physician's Name: _____

Date: _____ Reason: _____

10. Required Signatures-IMPORTANT INSTRUCTIONS.

If the policyowner lives in a community property state, because of the Community Property Laws of these states, this request must also be signed by wife or husband. This signature should be on line "A." If husband or wife is deceased, please show this information on line "A." Owner must sign this application on line provided.

I hereby declare and agree that to the best of my knowledge and belief, all statements and answers to the above questions are complete and true and together with my original application and the application for change of policy are made to induce Pacific Guardian Life to make the requested change. I agree that such statements and answers shall form a part of the contract including the requested change.

Dated at _____ on _____
City, State Date

Signature of Owner Signature of Proposed Insured

Signature of Witness Signature of Spouse/ Joint Insured

PART 3. Agent's Report

<p>1. Did you personally see all proposed insureds and ask each and every question and accurately record their answers yourself? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2. Annual income of Primary Proposed Insured: Earned \$ _____ Other \$ _____</p> <p>3. The following have been ordered: <input type="checkbox"/> Exam <input type="checkbox"/> H.O.S. <input type="checkbox"/> Blood Profile <input type="checkbox"/> EKG <input type="checkbox"/> Inspection</p>	<p>4. Agent(s) to receive commission and volume credit:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:60%;">(Circle letter of agent who is to receive all correspondence.)</th> <th style="width:10%;">Agent Number</th> <th style="width:10%;">Situation Code</th> <th style="width:20%;">Percent of Credit</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td>b.</td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> <p>5. Will the requested policy change, if approved, replace an existing policy for life and/ or annuity insurance? If "Yes," submit State required Replacement Notice and/ or Disclosure Statements. <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	(Circle letter of agent who is to receive all correspondence.)	Agent Number	Situation Code	Percent of Credit	a.				b.			
(Circle letter of agent who is to receive all correspondence.)	Agent Number	Situation Code	Percent of Credit										
a.													
b.													

I certify that I have truthfully and accurately recorded on the application the information supplied by the proposed insured(s) and personally witnessed the signature of the Primary Proposed Insured and the Owner.

Signature of Agent: **X** _____