

APPLICATION FOR DENTAL/VISION INSURANCE
GOLDEN RULE INSURANCE COMPANY — INDIANAPOLIS, INDIANA

PLEASE PRINT IN BLUE INK

APPLICANT(S) INFORMATION

PROPOSED INSURED: [Grid] Male Female
First Name Middle Initial Last Name Birth Date: Month Day Year Age Gender

Mailing Address: [Grid]
Street (Include Apt.)
City State ZIP

A physical address is required if different than your mailing address. PO Boxes are not accepted as a physical address.

Physical Address: [Grid]
Street (Include Apt.)
City State ZIP

Phone Numbers: () () Home Other Best number and times to call Email Address

DEPENDENTS: List below any dependents to be covered under the policy.

Table with columns: Name (Last, First, M.I.), Relationship, Birth Date, Gender. Includes 'Spouse' as an example relationship.

PAYOR: (If not You): Name Email Address
Street City State ZIP

1. Are you or any dependent intending to replace current in force dental and/or vision, if applicable insurance?..... Yes No

REQUESTED EFFECTIVE DATE: / / (See Statement of Understanding section.)

Plan Choices: Dental Premier Elite SM, Dental Premier Choice SM, Dental Essential SM, Dental Essential Preferred SM

OPTIONAL: Vision

Payment Mode: Monthly Quarterly Semiannual Annual

Payment Options: Initial Payment with Application: Check EFT Credit Card

Ongoing Payments: Monthly EFT Monthly Credit Card Direct Bill List Bill

Initial Premium for Mode Chosen* \$

*The amount charged to your credit card will be the total amount for the payment mode chosen (Monthly, Quarterly, Semiannual, or Annual).

Electronic Funds Transfer (EFT) and Credit Card payments will be collected at the time of application.

If you choose Check as your Initial Payment Method, please mail your check with your completed application - checks are deposited upon receipt. If Initial Payment is EFT, Ongoing Payment must be EFT.



STATEMENT OF UNDERSTANDING

I have read this application and represent that the information shown on it is true and complete. I understand that: (a) no insurance will become effective unless my application is approved and the appropriate premium is actually received by Golden Rule with this application; (b) if coverage is issued, the coverage will not be a continuation of any prior coverage; and (c) the policy being applied for may contain waiting periods for certain benefits listed on the policy Data Page. Incorrect or incomplete information on this application may result in voidance of coverage and claim denial. The information provided in this application, and any supplement or amendments to it, will be made a part of any policy that may be issued. I understand that, for an application sent by any electronic means, insurance, if approved, will be effective the later of: (i) the requested effective date; or (ii) the day after receipt by Golden Rule. I understand that, for a mailed application, insurance, if approved, will be effective the later of: (i) the requested effective date; or (ii) the day after the **postmark date** affixed by the U.S. Postal Service. If mailed and not postmarked by the U.S. Postal Service or if the postmark is not legible, the effective date will be the later of: (i) the requested effective date; or (ii) the date received by Golden Rule. I understand that the broker is only authorized to submit the application and initial premium and may not change or waive any right or requirement.

X _____ X _____ X _____
Proposed Insured's Signature or Parent/Legal Guardian if proposed insured is a child State where you signed this application Date you signed and read application

X _____ X _____
Signature of Licensed Broker Broker Printed Name

Broker Number

IMPORTANT NOTES: "Postmark date" means the date of the postmark as affixed by the U.S. Postal Service. No application will be accepted if received by Golden Rule more than 15 days after the date signed. Altered applications will not be accepted.

NOTICE TO APPLICANT REGARDING REPLACEMENT OF DENTAL AND/OR VISION INSURANCE
GOLDEN RULE INSURANCE COMPANY • 7440 WOODLAND DRIVE • INDIANAPOLIS, INDIANA 46278-1719
SAVE THIS NOTICE! IT MAY BE IMPORTANT TO YOU IN THE FUTURE.

According to your application or information you have furnished, you intend to lapse or otherwise terminate existing dental and/or vision insurance and replace it with a policy to be issued by Golden Rule Insurance Company. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new policy.

- 1. Conditions which you may presently have, may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits present under the new policy, whereas a similar claim might have been payable under your present policy.
- 2. You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. This is not only your right, but it is also in your best interest to make sure you understand all the relevant factors involved in replacing your present coverage.

- 3. If, after due consideration, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application. Failure to include all material information on an application may provide a basis for the Company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, re-read it carefully to be certain that all information has been properly recorded.

Also, if you are issued coverage, carefully check the application again and write to Golden Rule Insurance Company at the address shown at the top of this notice within 10 days if any information is not correct and complete.

The above "Notice to Applicant" was delivered to me on:

Date Applicant's Signature

ELECTRONIC FUNDS TRANSFER (EFT) AUTHORIZATION — ONLY IF PAYING BY EFT

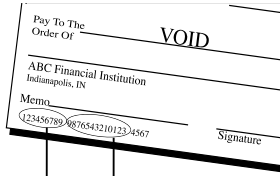
I (we) hereby authorize Golden Rule Insurance Company to initiate debit entries to the account indicated below. I also authorize the named financial institution to debit the same to such account.

I agree this authorization will remain in effect until you actually receive written notification of its termination from me.

Type of Account: Checking Savings

Nine-digit Routing No.

Acct No.
053F-G-0816



Financial Institution's Name _____
Address _____
City, State, ZIP _____
Draft On _____
Day _____ Date Signed _____

In Tennessee and Texas, drafts may only be scheduled on 1) the premium due date; or 2) up to 10 days after the due date.

X _____
Authorized Account Signature

CREDIT CARD AUTHORIZATION — ONLY IF PAYING BY CREDIT CARD

I authorize Golden Rule Insurance Company to bill my American Express/MasterCard/Visa account for the Total Premium for Mode Chosen.*

Type of Card: MasterCard Visa American Express
Exp. Date: /
Month Year

ZIP Code:

Note: Some card issuers/financial institutions charge cash advance fees on insurance payments.

054F-G-0816

Card Number:

X _____
Signature of Authorized User

Charge On _____
Day _____

Only select a charge date between the 1st and 28th of the month.

PAYOR INFORMATION (If other than Proposed Insured)

() _____
Contact Number

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The above "Notice to Applicant" was delivered to me on:

Date

082F-G

Applicant's Signature

Applicant's Copy

0816

Mail completed application and initial premium to:

Golden Rule Insurance Company
PO Box 31370
Salt Lake City, UT 84131-0370