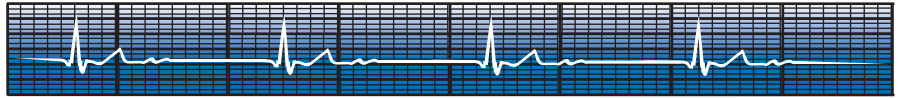


Critical Protection and Recovery



Agent Guide Policy Form Series CI-A and CI-B FOR AGENTS USE ONLY

1. You must be licensed and appointed with Central United Life prior to soliciting any applications.
2. The Critical Protection and Recovery plan of coverage must be approved by the appropriate state insurance department.
3. Central United Life uses the employee's current age on the policy issue date for payroll premiums and the older age for bank draft two parent premiums.
4. Use only the current, approved applications and sales material.
5. The "Effective Date" of a policy will be the date on the policy schedule page. It is not the date the application is signed.
6. Dependent children must be under the age of 19 (21 in Louisiana, 24 in Tennessee, 25 in Texas, and 26 in UT) at the time of issue in order to be covered. Unmarried children age 23 or younger who are dependents and full-time students may be included.
7. Central United Life does not accept: post dated checks, partial payments of a modal premium, money orders as payment of the initial premium, applications with the date altered, applications where "white-out" has been used, or personal checks from an agent or agency.
8. The proposed insured must sign the application.
9. The writing agent must sign the application and write in his/her producer number.
10. If an application is written in a state or territory other than that of the principal insured, you must state on the application the city and state where the application was signed.
11. The applicant's residential address with zip code (do not abbreviate) and the day time telephone number with area code must be completed on the application.
12. If you are replacing coverage, make sure you list all existing policies and complete the replacement form. If replacing a Central United Life administered policy, you must include the policy number.
13. For a new group account, a completed Premium Payment Agreement form PPA-1 must be submitted prior to or with the applications and premium. A minimum of \$100 in monthly premium is required along with 5 lives in order to establish a payroll deduction account. Different types of applications may be included on the same payroll account to reach the \$100 amount, 5 separate lives are still required.
14. For bank draft business the client's check, voided check, and bank draft authorization must be submitted with the application.
15. When submitting an application in an existing group, write the group number on the application.
16. In order for Central United to accommodate an employer and to bill them as they instruct, we must receive all necessary material in the Home Office 20 days prior to the requested effective date.
17. Applicants must be a U.S. Citizen or Legal Resident.
18. Critical Protection and Recovery (Critical Illness Policy Form CI-A) provides benefits for the first diagnosis of End-Stage Renal Failure, Major Third Degree Burns, Paralysis, Coma, Heart Attack, or Stroke. Critical Protection and Recovery (Critical Illness Policy Form CI-B) adds Life-Threatening Cancer to the covered events. Prospects who have been diagnosed with or treated for any of the covered conditions are not eligible for the Critical Protection and Recovery Plan.
19. Current insureds with a cancer treatment plan and/or with a first occurrence/diagnosis plan who qualify for the Critical Protection and Recovery plan are eligible to apply for the Critical Protection and Recovery plan regardless of their FOB coverage.

CENTRAL UNITED LIFE INSURANCE COMPANY

10700 Northwest Freeway
Houston, Texas 77092-7323
Phone: 713-529-0045

