



Common Heart Attack Warning Signs



Learn more at [Heart.org/HeartAttack](https://www.heart.org/HeartAttack).

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Every 37 seconds in the USA, someone dies from a heart attack or another heart-related condition.

-American Heart Association

Each year in the United States, about 1.25 million people have heart attacks. More than 40 percent of those people die before they reach a hospital indicating that potentially a large portion of Americans do not clearly know the warning signs of a heart attack.



<https://www.heart.org/en/health-topics/heart-attack>

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY
Mutual of Omaha Plaza, Omaha, NE 68175



"Why didn't I get more life insurance when I was younger...and when it was cheaper?"

**IF YOU'VE EVER SAID THAT –
NOW YOU'VE GOT A SECOND CHANCE.**

Dear Maria G. Alvarez,

For a long time we wanted to do something really important for an exceptional group of Americans. Especially the ones in your age group. The solid, decent, dependable Americans who have raised their families...paid their taxes...served our country...without asking for or getting anything themselves.

So we're happy to offer you a second chance; an opportunity to get up to \$10,000 of whole life insurance. Your Guaranteed Life whole life insurance will be issued if you are age 45 to 85. Your acceptance is guaranteed. If you already have policies of this type through United of Omaha, you may own a combined maximum of \$25,000. Please see the enclosed information for the benefits, features, exceptions and limitations of this coverage. **Note that in order to guarantee acceptance, death benefits payable for natural causes (any cause other than accidental) are reduced during the first two years you own the policy -- your beneficiary receives all the premiums you've paid plus 20%.**

* As an Orchard Bank® cardmember *
* you've been selected to receive an *
* offer to get up to \$10,000 graded *
* benefit whole life insurance *
* protection at an affordable cost *
* from United of Omaha Life *
* Insurance Company (United of *
* Omaha). Your acceptance is *
* guaranteed regardless of the *
* condition of your health. Your *
* premium will never increase *
* because of your age or your health. *
* *
* *

You can't make a mistake when you complete and mail your Application. The 60-day free look assures you that if you change your mind within that time you can return your policy. You'll get all your money back. It will cost you nothing, not one single penny.

Sincerely,

John R. O'Malley, Director, Marketing Services and Licensed Agent
United of Omaha Life Insurance Company

P.S. We strongly recommend that you give this offer your careful consideration. Most people are surprised at how affordable this protection is once they see the enclosed rates. Remember, this insurance does not require a medical examination. Your Application Form is enclosed and takes only a few minutes to fill out.

HSBC Bank USA, N.A., HSBC Bank Nevada, N.A. and/or HSBC Card Services Inc., including their respective affiliates, are not responsible for the products and/or services offered herein.

**NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY •
NOT GUARANTEED BY A BANK**

You can't be turned down for this life insurance. IMMEDIATE ACTION ENVELOPE enclosed.



Affordable Coverage

UP TO **\$50,000**
in Term Life Insurance Protection

No Medical Exam — Just 3 Health Questions.

Affordable Rates • No Waiting Period

Exclusively for AARP members. Members ages 50 to 74 may apply for this group coverage. Not an AARP member? You can join and apply at the same time.

No medical exam. Your acceptance is based on your answers to just three health questions.

Affordable life insurance. The lower initial rates for term life insurance may allow you to buy higher coverage amounts.

No waiting period. You're protected for your full benefit amount from the first day your insurance becomes effective.

AARP endorsed. Offered through the only life insurance program with the endorsement of AARP.

Simple and quick. Apply by mail in minutes.

Simply return the card below now for your FREE information and your FREE gift. There's no obligation.

Affordable Current Monthly Rates

AARP Level Benefit Term Life from New York Life Insurance Company

WOMEN'S RATES				MEN'S RATES			
Issue Age	\$10,000	\$20,000	\$50,000	Issue Age	\$10,000	\$20,000	\$50,000
45-49	\$8.93	\$13.87	\$28.67	45-49	\$11.42	\$18.83	\$41.08
50-54	10.46	16.92	36.29	50-54	13.41	22.82	51.04
55-59	14.38	24.77	55.92	55-59	18.12	32.23	74.58
60-64	20.44	36.88	86.21	60-64	24.85	45.70	108.25
65-69	27.38	50.75	120.88	65-69	31.99	59.98	143.96
70-74	39.83	75.65	183.13	70-74	44.65	85.30	207.25

Premiums above are the rates New York Life currently charges. Your initial premium is based on your age at issue; premiums increase as you enter each new five-year age band. Age bands begin at ages 45-49 and end at ages 75-79. Coverage ends at age 80. Premiums are not guaranteed. However, your rates may change only if they are changed for all others in the same class of insureds under this group policy. For example, a class of insureds is a group of people with the same issue age and gender. If relevant statements of age or facts are not accurate, New York Life will make a fair adjustment of premiums and/or insurance. Residents of FL: Michael Horan is a licensed Florida agent for service to Florida residents. Residents of MA, MT and WA have rates different from those shown. Please call for more information.

▼ DETACH HERE MAIL TODAY. ▼

Get this **FREE PHOTO CALCULATOR** just for requesting a FREE information kit. There is no obligation and the gift is yours to keep no matter what.



Available exclusively to AARP members ages 50-74 and their spouses ages 45-74.

If death results from suicide in the first two years, benefits will not be paid. In MO, ND and WA, specific state rules apply.
1624-04

FREE INFORMATION PLUS A FREE GIFT.

YES! Send me an information kit* and my FREE gift.

NOT an AARP member? Check here and we'll send the information you need to join.

Mr.
Mrs.
Ms.

(Please print)

First Name

Last Name

Address

Apt. No.

City

State

Zip

Age

Phone (optional) — a representative may call

Return this card or call New York Life toll free

1-800-335-9054 ext. 351

24 Hours a Day — 7 Days a Week

AARP

Life Insurance Program from



www.nylaarp.com/termife

*Includes details on costs, eligibility, renewability, limitations and exclusions.

1624-04-F

RSC35

Key Features:

- **Benefit amounts from \$10,000 to \$50,000**
- **No medical exam — just 3 health questions**
- **Affordable rates**
- **No waiting period**
- **Valuable “accelerated benefit” feature**
- **A “premium waiver” for nursing home stays**
- **AARP endorsed**
- **30-day FREE look**



Life Insurance
Program from



Questions About AARP Le

Q. Will I need a medical exam when I apply?

A. No. You won't need to see a doctor or take any medical tests. Acceptance is based on your answers to three simple health questions. If you're an AARP member between the ages of 50 and 74, you can apply for this coverage from New York Life Insurance Company. Your spouse, if between the ages of 45 and 74, is also eligible to apply even if you don't.

Q. Is there a waiting period for full benefits?

A. No. You're covered for your full benefit amount from the day coverage takes effect — normally seven days after your Enrollment Form is approved, provided premiums are paid when due. The effective date will be on your Certificate of Insurance.

Q. Will my benefits decrease?

A. Your benefits are guaranteed not to decrease, even if your health declines, until insurance ends at age 80.

The premiums are arranged in five-year age bands and will increase as you enter each new band. See the enclosed rate chart for full details.

Q. How long can I keep this insurance?

A. You can keep this protection until insurance ends at age 80, regardless of your health. Once you're insured, your coverage can never be cancelled without your consent prior to age 80, provided you pay your premiums when they are due. However, during the first two years, New York Life reserves the right to cancel your insurance if your Enrollment Form contains material misrepresentations about your medical history.

* Please note that receipt of “accelerated benefit” insurance proceeds may determine how this may affect your personal situation. Premiums c

** The nursing home must be primarily engaged in providing skilled nursing care for drug addicts or alcoholics; for the care and treatment of mental diseases; or for the care and treatment of permanent life insurance.

† Ratings as of 4/1/12. A.M. Best (A++) Highest Rating, Fitch (AAA) F

- ✓ No Agent Will Visit
- ✓ No Medical Exam - Just A Few Yes/No Health Questions
- ✓ No Waiting Period
- ✓ Five Different Coverage Amounts To Choose From
- ✓ Buy Direct By Mail
- ✓ 30-Day Guarantee

Don't Leave Your Family Buried In Debt

-\$1* BUYS-\$50,000 LIFE INSURANCE

POLICY DESCRIPTION: This is a modified premium term-to-age-90 product. The initial term period can either be 1, 2, 3, 4 or 5 years in duration, depending upon issue age. All renewal term periods begin at a 5-year plus one age (i.e. 21, 26, 31, 36...86) and will be 5 years in length except for the final term period. The final 4-year period, which always begins at age 86, will expire and the policy will terminate at the policy anniversary following the insured's 90th birthday.

MIB, Inc., Pre-Notice: Information regarding your insurability will be treated as confidential. Globe Life And Accident Insurance Company, or its reinsurers

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY • A LEGAL RESERVE STOCK COMPANY
ADMINISTRATIVE OFFICE: GLOBE LIFE CENTER • OKLAHOMA CITY, OK 73184**

APPLICATION FOR INSURANCE

IMPORTANT: Please be sure each question on the application is answered

Proposed Insured Name (First, M.I., Last) Please Print _____	Date of Birth (Required) _____ mm / dd / yy	<input type="checkbox"/> Male <input type="checkbox"/> Female	Amount of Insurance (Check One) <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$20,000 <input type="checkbox"/> \$30,000 <input type="checkbox"/> \$50,000
Address _____ Apt. _____			
City _____ State _____ Zip _____			
Telephone (____) _____ E-mail Address _____			
<small>(Telephone and E-mail Address for Customer Service Use Only)</small>			
Beneficiary Name (Please Print) _____		Relationship to Proposed Insured (Please Print) _____	

Please answer the following questions. A "yes" response does not automatically make you ineligible for coverage.

- | | YES | NO |
|---|--------------------------|--------------------------|
| 1. Is the Proposed Insured currently disabled due to illness, confined to a hospital or nursing facility, or does the Proposed Insured require the use of a wheelchair? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. In the past 3 years, has the Proposed Insured been diagnosed or treated by a member of the medical profession for: | | |
| (a) Cancer, coronary artery disease, or any disease or disorder of the heart, brain or liver? | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) Chronic kidney disease or kidney failure, muscular disease, mental or nervous disorder, chronic obstructive lung disease, drug or alcohol abuse, or hospitalized for diabetes? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. In the past 3 years, has the Proposed Insured tested positive for exposure to the HIV infection or been diagnosed as having ARC or AIDS caused by the HIV infection or other sickness or condition derived from such infection? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Has the Proposed Insured received diagnosis or treatment by a licensed member of the medical profession for any chronic illness or condition which requires periodic medical care or may require future surgery? ... | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Does the Proposed Insured intend to replace or change any existing life insurance policies or annuities in connection with this application? | <input type="checkbox"/> | <input type="checkbox"/> |
- If yes, list company name: _____

ACKNOWLEDGEMENT AND AUTHORIZATION

I AM ENCLOSING THE INITIAL PREMIUM AND UNDERSTAND THAT THE INSURANCE APPLIED FOR WILL BECOME EFFECTIVE ON THE DATE THIS APPLICATION IS APPROVED IN THE ADMINISTRATIVE OFFICE OF GLOBE LIFE AND ACCIDENT INSURANCE COMPANY. Should the application be declined, the amount paid will be refunded. All statements made are representations, not warranties. I hereby authorize MIB, Inc. ("MIB"), any insurance company, hospital, physician, or other practitioner that possesses any records of me or my physical or mental health and/or treatment, and any pharmacy or any pharmacy benefits manager that possesses prescription history about me, to give any and all such information to Globe Life And Accident Insurance Company for the purpose of determining my eligibility for insurance and eligibility for benefits under this policy. Health information obtained will not be re-disclosed without my authorization unless permitted by law, in which case it may not be protected under federal privacy rules. I authorize Globe Life And Accident Insurance Company, or its reinsurers, to make a brief report of my personal health information to



BREWER & SONS

Funeral, Cremation & Cemetery Services

A Family Owned Service Company

Quality Service. Best Price. Guaranteed.

The goods and services shown herein are those we can provide to our customers. You may choose only the items you desire. However, any funeral arrangements you select will include a charge for our basic services and overhead. Our services are available as itemized charges as required by Federal Law. We have selected several services that our families request in package options. You may choose either itemized or package services when available.

FOR THE BEST VALUE REVIEW OUR HERITAGE FUNERAL AND CREMATION PACKAGES.

If legal or other requirements mean you must buy any items you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected.

OUR PROMISE TO YOU

- The best funeral and cremation prices
- Staff that is courteous and understanding
- Facilities that are comfortable and clean
- Services handled with dignity and respect

SERVICE GUARANTEE

We guarantee that if you are not completely satisfied with any aspect of our professional services, you will not be charged for that particular service item. We honor all prearranged funeral plans. For more information go to www.brewerfuneral.com.

Brooksville Chapel

1190 S. Broad St. Brooksville, FL 34601
352-796-4991 Fax: 352-799-6451

Spring Hill Chapel

4450 Commercial Way Spring Hill, FL 34606
352-596-4991 Fax: 352-596-9070

Tampa Chapel

3328 S. Dale Mabry Tampa, FL 33629
813-835-4991 Fax: 813-839-1131

Kurtiss Clermont Chapel

1018 West Ave. Clermont, FL 34711
352-394-8500 Fax: 352-394-2227

Seven Hills Chapel

280 Martner Blvd. Spring Hill, FL 34609
352-688-4991 Fax: 352-686-5673

Dunedin Chapel

at Parklawn Cemetery
2966 Belcher Rd. Dunedin, FL 34698
727-314-1991

Kurtiss Groveland Chapel

132 E. Magnolia St. Groveland, FL 34736
352-429-3500 Fax: 352-429-5213

www.brewerfuneral.com

Toll Free: 1-800-722-4991

Jan. 1, 2023

OUTER BURIAL CONTAINER PRICE LIST

These prices are effective as of Jan. 1, 2023, but subject to change without notice.

CASKETS (range): \$1,095.00 - \$45,000.00
 A complete price list will be provided at the funeral home, special order caskets are available upon request.

DISCLAIMER OF WARRANTIES

Brewer & Sons makes no representations or warranties regarding the caskets listed above. The only warranties, expressed or implied, granted in connection with caskets sold is the express written warranties, if any, extended by the manufacturers thereof. Brewer & Sons hereby expressly disclaims all warranties, expressed or implied, relating to the caskets, including, but not limited to, the implied warranties or MERCHANTABILITY and fitness for a particular purpose.

OUTER BURIAL CONTAINERS (range) \$1,095.00 - \$20,000.00
 A complete price list will be provided at the funeral home, special order outer burial containers are available upon request.

DISCLAIMER OF WARRANTIES

In most areas of the country, state or local law does not require that you buy a container to surround the casket in the grave. However, many cemeteries require that you have such a container so the grave will not cave in. Either a burial vault or grave liner will satisfy these requirements.

ALTERNATIVE CONTAINERS (range) \$ 100.00 - \$35,000.00
 A complete price list will be provided at the funeral home.

DISCLAIMER OF WARRANTIES

Brewer & Sons makes no representations or warranties regarding the outer burial containers or alternative containers listed above. The only warranties, expressed or implied, granted in connection with any, extended by the manufacturers thereof. Brewer & Sons hereby expressly disclaims all warranties, expressed or implied, relating to the outer burial containers, including, but not limited to, the implied warranties of MERCHANTABILITY and fitness for a particular purpose.

URNS (range) \$25.00 - \$10,000.00

MEMORIAL MERCHANDISE

- A. Acknowledgment cards (50) - (per printing): \$40.00 - \$75.00
- B. Register Books (range) \$45.00 - \$395.00
- C. Memorial Folders/Prayer Cards (per 50) \$40.00 - \$75.00
- D. Memorial Package (all of the above) \$125.00 - \$525.00

OTHER ADDITIONAL CHARGES

Cremation (not including overhead charges)	\$895.00
Opening/Closing Grave - Private Cemetery	\$1,995.00
Opening/Closing Grave...(Saturday) - Private Cemetery	\$2,295.00
Opening/Closing Grave...(Sunday) - Private Cemetery	\$2,595.00
Opening/Closing Grave...(Holidays) - Private Cemetery	\$3,995.00
Opening/Closing "Urn" Direct Drop-In- Private Cemetery	\$597.50
Opening/Closing "Urn" Grave Full Set-up - Private Cemetery.....	\$997.50
Opening/Closing "Urn" Grave Full Set-up (Saturday) - Private Cemetery	\$1,147.50
Opening/Closing "Urn" Grave Full Set-up (Sunday) - Private Cemetery	\$1,297.50
Opening/Closing "Urn" Grave Full Set-up (Holidays) - Private Cemetery	\$1,997.50
Estate Handling	\$500.00
Limousine (private) 3 hours (7 passenger).....	\$495.00
Each additional hour	\$200.00
Remains to Orlando Airport	\$350.00
Remains to Tampa Airport	\$350.00
Remains to Florida National Cemetery	\$395.00
Scatter cremains over Atlantic / Gulf (Boat)	\$250.00
(Plane)	Have to call
Use of Funeral Director...(Per Hour)	\$350.00
Cremation Processing Fee	\$100.00
Transport of Urns (Out of State)	\$195.00
Rental Casket (Range)	\$1,095.00 - \$1,585.00
Processing Fee Prearrangements under \$1,000.00 - \$25.00, over \$1,000.00 - \$50.00	\$25.00-\$50.00
Payment Coupon Book	\$25.00
Catholic Package- Crucifix & Rosary	\$75.00
Veterans Packages - Wood Flag Case	\$150.00 and up
Insurance Assignment Processing Fee	up to 6% of Assignment
Dove Release	\$350.00
Video Tribute (per 25 pictures and 1 song)	\$125.00
Additional Copies	\$ 35.00
Canvas Photo	\$250.00
Urn Chariot	\$250.00
brewerfuneral.com Obit	\$200.00 - \$350.00
Expedite Fee	\$45.00
<i>Additional charges apply for our services after 5 p.m., Saturdays, Sundays and Holidays</i>	
Identification viewing or Cremations after 5 p.m., Saturday or Sunday (per day)	\$300.00
Identification viewing or Cremations, Holidays (per day)	\$750.00
Visitation or Services Saturday or Sunday (per day)	\$725.00
Visitation or Services Holidays (per day)	\$1,000.00
Below is space for other options	
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

THE ABOVE PRICE LIST IS COMPOSED FOR USE BY
 Brewer & Sons
 Funeral Cremation & Cemetery Services





Newcomer

Cremations • Funerals • Receptions

East Orlando Chapel
895 South Goldenrod Rd.
Orlando, FL 32822
(407) 277-4227

South Seminole Chapel
335 East State Rd. 434
Longwood, FL 32750
(407) 260-5400

Winter Park Chapel
3806 Howell Branch Rd
Winter Park, FL 32792
(407) 678-4500

www.NewcomerOrlando.com

General Price List

These prices are effective as of January 24, 2023
(These prices are subject to change without notice.)

Our Promise to You

- The best cremation and funeral prices
- Staff that is courteous and understanding
- Facilities that are comfortable and clean
- Services handled with dignity and respect

We guarantee that if you are not 100% satisfied with any aspect of our service, we will make every effort to correct the situation. If we cannot correct it to your satisfaction, you will not be charged for that particular service item.

Payment Policy

We realize that losing someone you love is a devastating experience. It can be traumatic and influence the decisions that must be made. Therefore, it is important to be realistic with respect to funeral expenditures. It is our intention that your decisions reflect your personal wishes and remain within your budget. We believe that *a life well-lived is worth remembering*. We will assist you in creating a meaningful and personal tribute for your loved one. Thank you for allowing us the honor of serving you.

For your convenience, we accept the following methods of payment determined at the time of arrangement:

- Cash
- Personal Check (subject to electronic funds verification)
- Credit Card (VISA, MasterCard, or Discover)
- Insurance Assignment (subject to a third-party convenience fee of 3.5%)

All financial arrangements are made with the Purchaser, and not with the estate of your loved one.



806 W. Minneola Avenue
Clermont, Florida 34711
352/394-7121
www.beckerfamilyfuneral.com

Family Owned and Operated

Ron Becker, Owner
Charles J. Becker, Owner, Funeral Director in Charge
Joe E. Humphrey, Funeral Director
Steven Stipanovich, Funeral Director

GENERAL PRICE LIST

These prices effective as of **January 5, 2011**, but thereafter subject to change without notice.

Our commitment to the communities we serve:

- ◆ To provide the public with information about funerals, including prices, and about the functions, services and responsibilities of funeral directors.
 - ◆ To allow an opportunity to all persons to discuss or arrange funerals in advance.
- ◆ To make no representation, written or oral, which may be false or misleading, and to apply a standard of total honesty in all dealings.
 - ◆ To assure those we serve the right of personal choices and decision in making funeral arrangements.

Price and Value

We understand that you only have one opportunity to celebrate and recognize the life of your loved one. We also feel we have only one chance to perform our services sensitively and correctly. For over 35 years the Becker family has been adhering to the highest standards of service.

Payment Policy

All payments are expected to be made at the arrangement conference, unless other arrangements are made.

- ◆ We accept cash, personal, cashiers or company checks, Visa and MasterCard
- ◆ We will accept, in certain instances, verified insurance policies, with assignment. There will be a 7% insurance assignment processing fee.

Being a small business and the uncertainty regarding estate payments, we are not able to file against estates for payment of our fees.

INFORMACION DEL PROPIETARIO

Nombre **Victor** Inicial _____ Apellido **Garcia-Lara**

Correo electrónico _____ @ _____ Teléfono _____

Dirección **126** # de Apt _____ Ciudad **Winter Haven** Estado **FL** Código postal **33880**

INFORMACION DEL SOLICITANTE: todos los solicitantes deben residir de forma permanente en los Estados Unidos.

Nombre **Victor** Inicial _____ Apellido **Garcia-Lara** Relación con el Propietario **Mismo**

Dirección **126** # de Apt _____ Ciudad **Winter Haven** Estado **FL** Código postal **33880**

Teléfono _____ NSS _____ Edad **54** Fecha de nacimiento _____ 1967 Sexo Masculino Femenino

Destinatario secundario (con el fin de notificar pagos adeudados de primas y posible lapso en la cobertura)

Nombre y dirección _____

INFORMACION DEL BENEFICIARIO

Nombre Primario **Eliud** Inicial _____ Apellido **Santiago-Lopez** Relación **Esposa 100%**

Dirección _____ Teléfono _____

Nombre Contingente **Cristian** Inicial **Noe** Apellido **Garcia Santiago** Relación **Hijo 100%**

Cantidad de la cobertura	\$	14000	00
Prima Mensual	\$	66	28
Prima del Aditamento	\$	5	00
PRIMA MENSUAL TOTAL	\$	71	28

OPCIONES DE ADITAMENTOS: Aditamento para hijos Si No Unidades por hijo **0** Aditamento de AD&D Si No **5** Unidades

PLAN Gasto final Pago de 20 años Beneficio por fallecimiento modificado

METODO DE PAGO Giro mensual Anual Semestral Trimestral Directo mensual

FECHA DE PAGO **5** (1al 28 únicamente)

PREGUNTA SOBRE TABACO En los últimos 12 meses, ¿el solicitante ha consumido alguna forma de tabaco? Si No

CONDICIONES NO ASEGURABLES

1. ¿Un médico le diagnosticó positivamente al solicitante una enfermedad terminal? Si No

2. Según su leal saber y entender, ¿el solicitante ha dado resultado positivo por exposición a la infección del VIH o fue diagnosticado con SIDA o ARC causado por la infección del VIH u otra enfermedad o condición proveniente de dicha infección? Si No

3. ¿El solicitante está actualmente confinado a la cama, hospitalizado, encarcelado, en un centro de atención o recibiendo cuidados paliativos? Si No

ENFERMEDADES SIGNIFICATIVAS: si la respuesta es "SI" a cualquiera de estas preguntas, su beneficio por fallecimiento será modificado.

En los últimos dos (2) años, el solicitante ha sido diagnosticado o recibido tratamiento de un médico, o ha tomado medicamentos para cualquiera de las siguientes enfermedades:

1. ¿Enfermedad cardíaca, incluyendo ataques cardíacos, cirugía cardíaca, o insuficiencia cardíaca congestiva? Si No

2. ¿Enfermedad del sistema circulatorio, incluyendo derrame cerebral, aneurisma o se le ha recomendado tener alguna cirugía para mejorar la circulación? Si No

3. ¿Cáncer aparte del cáncer en las células basales de la piel? Si No

4. ¿Enfermedad de los pulmones, que no sea asma, incluyendo enfermedad pulmonar obstructiva crónica (EPOC o COPD, por sus siglas en inglés) o enfisema? Si No

5. ¿Enfermedad del hígado o riñones, o ha tenido un trasplante de órganos? Si No

6. ¿Enfermedad de Alzheimer, demencia, síndrome orgánico cerebral, o ELA (enfermedad de Lou Gehrig o ALS, por sus siglas en inglés)? Si No

7. ¿Abuso de alcohol o drogas? Si No

8. ¿Complicaciones de diabetes incluyendo amputación, coma diabético, ceguera, o trastorno renal? Si No

9. ¿Al solicitante se le ha realizado o recomendado una prueba de diagnóstico relacionada con alguna de las preguntas anteriores, excepto con aquellas relacionadas con el Virus de Inmunodeficiencia Humana (virus del SIDA), de la que todavía no se hayan recibido los resultados? Si No

REEMPLAZO 1. ¿El solicitante tiene actualmente un seguro de vida o contratos de anualidades? Si No

2. ¿Esta póliza reemplazará o cambiará otros seguros o anualidades? Si No

Si la respuesta a la pregunta dos (2) es "sí", detalle: **La compañía** No. de póliza _____

PRESTAMO AUTOMÁTICO DE PRIMAS ¿Se solicita el Préstamo Automático de Primas? Sí No

ENTREGA Enviar la póliza por correo al: Propietario Productor

Yo autorizo a cualquier farmacia o administrador de beneficios de farmacia que tenga un historial de mis medicamentos con receta médica que proporcione dicha información a Lincoln Heritage Life Insurance Company o a sus reaseguradores con el propósito de evaluar mi solicitud de seguro. La información de salud que obtengan no podrá ser divulgada sin mi autorización a menos que lo permita la ley, en cuyo caso puede no estar protegida bajo las leyes federales de privacidad. Esta autorización será válida por dos (2) años a partir de esta fecha y puede ser revocada al enviar un aviso por escrito a Lincoln Heritage Life Insurance Company.

Cualquier persona que conscientemente y con intención de dañar, defraudar, o engañar a cualquier aseguradora presente una declaración de reclamo o una solicitud que contenga cualquier información falsa, incompleta, o engañosa es culpable de un delito en tercer grado.

Yo declaro que las respuestas que he dado son verdaderas según mi leal saber y entender. Entiendo que la Compañía dependerá de mis respuestas para emitir el seguro. Entiendo que la cobertura entra en vigencia cuando la Compañía haya aprobado esta solicitud y se pague la primera prima.

DocuSigned by: **VICTOR GARCIA** Firma del Propietario

DocuSigned by: **VICTOR GARCIA** Firma del Solicitante

Firmado en el Estado **FL** Fecha **4/24/2022**

CONFIRMACIÓN DEL PRODUCTOR ¿Hay seguros de vida o contratos de anualidades sobre la vida del solicitante? Si No Según mi leal saber y entender, el reemplazo está no está involucrado en esta transacción. Si está involucrado el reemplazo, yo le presenté y leí al solicitante un aviso relacionado con el reemplazo.

Firma del Productor **PAOLA DIAZ** Número del Productor **57**

Nombre del Productor **Paola** Apellido del Productor **Diaz** Número de licencia de Florida _____

14FEAPP-FLSP PV Ref# _____

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NOTICE - This is a translation of a document originally drawn up in English. Accordingly, it is understood that all the legal rights, responsibilities and/or obligations are governed by the original English version of this document and shall control in any disputes, complaints or litigation.



Lincoln Heritage[®]
LIFE INSURANCE COMPANY

July 15, 2022

Eliud Santiago-Lopez

Winter Haven, FL 33880-6117

Deceased: Victor Garcia-Lara

EXPLANATION OF DEATH CLAIM BENEFITS

Policy Number:	
Check Date:	July 15, 2022
Check Paid to:	Eliud Santiago-Lopez

Death Benefit	\$14,000.00
Interest (See check stub for details)	30.68

Check Enclosed for	\$14,030.68
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If you have any questions, please contact us at 1-855-706-2396.

4343 East Camelback Road, Suite 400
Phoenix, AZ 85018-2705
www.lhlic.com
Policyholder Service: (800) 438-7180
Fax: (602) 808-0521
Claims: (855) 706-2396
Fax: (602) 808-8845



Lincoln Heritage
LIFE INSURANCE COMPANY

SOLICITUD DE SEGURO DE VIDA INDIVIDUAL
ESCRIBA CLARAMENTE CON LETRA DE MOLDE

Oficinas Ejecutivas:
4343 East Camelback Road, Suite 400
Phoenix, AZ 85018-2705

INFORMACION DEL PROPIETARIO			
Nombre		Teléfono	
Correo electrónico		Ciudad	
Dirección		Estado	
		Código postal	
INFORMACION DEL SOLICITANTE: todos los solicitantes deben residir de forma permanente en los Estados Unidos			
Nombre <u>Lisnel Yanez Mojica Canacho</u>		Relación con el Propietario <u>Mi Saco</u>	
Dirección <u>4075 N. 25th St</u>		Ciudad <u>Orlando</u> Estado <u>FL</u> Código postal <u>32822</u>	
Teléfono <u>407-724-2222</u> NSS <u>599-2222</u>		Edad <u>24</u> Fecha de nacimiento <u>3-01-1992</u> Sexo <u>M</u>	
Destinatario secundario (nombre y dirección)			
Beneficiario primario <u>Jailen A. Rios Rivas</u>		Relación <u>Esposa</u>	
Dirección		Teléfono	
Beneficiario contingente <u>Ibelys Canacho</u>		Relación <u>Madre</u>	
		Cantidad de la Cobertura <u>\$6,750</u>	
		Prima mensual \$	
OPCIONES DE ADITAMENTOS			
Aditamiento para Hijos		Aditamiento de AD&D <input checked="" type="checkbox"/> SI <input type="checkbox"/> No <u>1</u> Unidades	
<input checked="" type="checkbox"/> SI <input type="checkbox"/> NO <u>2</u> Unidades por hijo		Prima del aditamiento \$	
PLAN		METODO DE PAGO	
<input type="checkbox"/> Gastos finales		<input checked="" type="checkbox"/> Giro mensual	
<input checked="" type="checkbox"/> Pago de 20 años		<input type="checkbox"/> Anual <input type="checkbox"/> Trimestral	
<input type="checkbox"/> Beneficio por fallecimiento Modificado		<input type="checkbox"/> Semestral <input type="checkbox"/> Directo mensual	
		Fecha de pago <u>13</u>	
		PRIMA MENSUAL TOTAL \$ <u>24.95</u>	
PREGUNTA SOBRE TABACO			
En los últimos doce (12) meses, ¿el solicitante ha consumido alguna forma de tabaco? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No			
CONDICIONES NO ASEGURABLES			
1. ¿Un médico le diagnosticó positivamente al solicitante una enfermedad terminal? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No			
2. Según su leal saber y entender, ¿el solicitante ha dado resultado positivo por exposición a la infección del VIH o fue diagnosticado con SIDA o ARC causado por la infección del VIH u otra enfermedad o condición proveniente de dicha infección? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No			
3. ¿El solicitante está actualmente confinado a la cama, hospitalizado, encarcelado, en un centro de atención o recibiendo cuidados paliativos? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No			
ENFERMEDADES SIGNIFICATIVAS: si la respuesta es "SI" a cualquiera de estas preguntas, su beneficio por fallecimiento será modificado			
En los últimos dos (2) años, el solicitante ha sido diagnosticado o recibido tratamiento de un médico, o ha tomado medicamentos para cualquiera de las siguientes enfermedades:			
1. ¿Enfermedad cardíaca, incluyendo ataques cardíacos, cirugía cardíaca, o insuficiencia cardíaca congestiva? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No			
2. ¿Enfermedad del sistema circulatorio, incluyendo derrame cerebral, aneurisma o se le ha recomendado tener alguna cirugía para mejorar la circulación? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No			
3. ¿Cáncer aparte del cáncer en las células basales de la piel? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No			
4. ¿Enfermedad de los pulmones, que no sea asma, incluyendo enfermedad pulmonar obstructiva crónica (EPOC o COPD, por sus siglas en inglés) o enfisema? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No			
5. ¿Enfermedad del hígado o riñones, o ha tenido un trasplante de órganos? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No			
6. ¿Enfermedad de Alzheimer, demencia, síndrome orgánico cerebral, o ELA (enfermedad de Lou Gehrig o ALS, por sus siglas en inglés)? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No			
7. ¿Abuso de alcohol o drogas? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No			
8. ¿Complicaciones de diabetes incluyendo amputación, coma diabético, ceguera, o trastorno renal? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No			
9. ¿Al solicitante se le ha realizado o recomendado una prueba de diagnóstico relacionada con alguna de las preguntas anteriores, excepto con aquellas relacionadas con el Virus de Inmunodeficiencia Humana (virus del SIDA), de la que todavía no se hayan recibido los resultados? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No			
REEMPLAZO			
1. ¿El solicitante tiene actualmente un seguro de vida o contratos de anualidades? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No			
2. ¿Esta póliza reemplazará o cambiará otros seguros o anualidades? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No			
Si la respuesta a la pregunta dos (2) es "SI", detalle la compañía y número de póliza <u>5700030</u>			
PRÉSTAMO AUTOMÁTICO DE PRIMAS		ENTREGA	
¿Se solicita el Préstamo Automático de Primas? <input checked="" type="checkbox"/> SI <input type="checkbox"/> No		Enviar la póliza por correo al: <input checked="" type="checkbox"/> Propietario <input type="checkbox"/> Productor	
Yo autorizo a cualquier farmacia o administrador de beneficios de farmacia que tenga un historial de mis medicamentos con receta médica que proporcione dicha información a Lincoln Heritage Life Insurance Company o a sus reaseguradores con el propósito de evaluar mi solicitud de seguro. La información de salud que obtengan no podrá ser divulgada sin mi autorización a menos que lo permita la ley, en cuyo caso puede no estar protegida bajo las leyes federales de privacidad. Esta autorización será válida por dos (2) años a partir de esta fecha y puede ser revocada al enviar un aviso por escrito a Lincoln Heritage Life Insurance Company.			
Cualquier persona que conscientemente y con intención de dañar, defraudar, o engañar a cualquier aseguradora presente una declaración de reclamo o una solicitud que contenga cualquier información falsa, incompleta, o engañosa es culpable de un delito en tercer grado.			
Yo declaro que las respuestas que he dado son verdaderas según mi leal saber y entender. Entiendo que la Compañía dependerá de mis respuestas para emitir el seguro. Entiendo que la cobertura entra en vigencia cuando la Compañía haya aprobado esta solicitud y se pague la primera prima.			
Firma del Propietario <u>[Signature]</u>		Firma del Solicitante <u>[Signature]</u>	
Firmado en el Estado <u>Florida</u>		Fecha <u>5-25-16</u>	
CONFIRMACIÓN DEL PRODUCTOR			
¿Hay seguros de vida o contratos de anualidades sobre la vida del solicitante? <input type="checkbox"/> SI <input checked="" type="checkbox"/> No Según mi leal saber y entender, el reemplazo <input type="checkbox"/> está <input checked="" type="checkbox"/> no está involucrado en esta transacción. Si está involucrado el reemplazo, yo le presenté y leí al solicitante un aviso relacionado con el reemplazo.			
Firma del Productor <u>[Signature]</u>		Número del Productor <u>ET-010</u>	
Nombre escrito con letra de molde <u>Edgardo Diaz</u>		Número de licencia de Florida <u>2-21</u>	





JF JAN 28 2014



APPLICATION FOR INDIVIDUAL LIFE INSURANCE PLEASE PRINT LEGIBLY

Executive Offices: 4343 East Camelback Road, Suite 400 Phoenix, AZ 85018-2705

OWNER INFORMATION			
Name	Angelia Lucretia King		
Email	Phone [REDACTED]		
Address	1124 Roan Ct	City	Kissimmee State FL Zip 34759
APPLICANT INFORMATION - All applicants must permanently reside in the United States.			
Name	Mack King	Relationship to Owner	father
Address	1124 Roan Ct.	City	Kissimmee State FL Zip 34759
Phone	SSN [REDACTED]	Age	79 Date of Birth 08-17-33 Sex Male
Secondary Addressee (Name and Address)			
Primary Beneficiary	Angelia L. King	Relationship	daughter
Address		Phone	[REDACTED] Coverage Amount \$ 8,500
Contingent Beneficiary	Tamara King	Relationship	daughter Monthly Premium \$
RIDER OPTIONS			
Child Rider	<input type="checkbox"/> Yes <input type="checkbox"/> No	Unit(s) Per Child	AD&D Rider <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No 1 Unit(s) Rider Premium \$
PLAN		PAYMENT METHOD	
<input type="checkbox"/> Final Expense		<input checked="" type="checkbox"/> Monthly Draft	
<input type="checkbox"/> 20 Year Pay		<input type="checkbox"/> Annual <input type="checkbox"/> Quarterly	
<input checked="" type="checkbox"/> Modified Death Benefit		<input type="checkbox"/> Semi-Annual <input type="checkbox"/> Monthly Direct	
TOBACCO QUESTION		DUE DATE	
In the past twelve (12) months, has the applicant used any form of tobacco? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		15th (1st thru 28th only) TOTAL MONTHLY PREMIUM \$ 164.47	
UNINSURABLE CONDITIONS			
1. Has the applicant been positively diagnosed by a physician as having a terminal illness? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
2. To the best of your knowledge and belief has the applicant been tested positive for exposure to the HIV infection, or been diagnosed as having ARC or AIDS caused by the HIV infection, or other sickness or condition derived from such infection? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
3. Is the applicant currently bedridden, hospitalized, incarcerated, in a care facility, or receiving hospice care? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
SIGNIFICANT HEALTH CONDITIONS - If the answer to any health question is "Yes", your death benefit will be modified.			
In the past two (2) years, has the applicant been diagnosed with, been treated by a physician, or taken medication for any of the following conditions:			
1. Disease of the heart, including heart attack, heart surgery, or congestive heart failure? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
2. Disease of the circulatory system, including stroke, aneurysm, or been advised to have surgery to improve circulation? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
3. Cancer, other than basal cell skin cancer? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
4. Disease of the lungs, including COPD or emphysema, other than asthma? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
5. Disease of the liver or kidney, or had an organ transplant? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
6. Alzheimer's disease, dementia, organic brain syndrome, or ALS (Lou Gehrig's disease)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
7. Alcohol or drug abuse? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
8. Complications of diabetes, including amputation, diabetic coma, blindness, or kidney disorder? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
9. Has the applicant had or been advised to have a diagnostic test relating to any of the questions listed above, except for those relating to the Human Immunodeficiency Virus (AIDS virus), for which results have not yet been received? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
REPLACEMENT			
1. Does the applicant have existing life insurance or annuity contracts? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
2. Will this policy replace or change other insurance or annuities? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
If question two (2) is answered "yes", list company and policy #			
AUTOMATIC PREMIUM LOAN		DELIVERY	
Is Automatic Premium Loan requested? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Mail Policy to: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Producer	
I authorize any pharmacy or pharmacy benefit manager that possesses prescription history about me to furnish such health information to Lincoln Heritage Life Insurance Company or its reinsurers for the purpose of evaluating my application for insurance. Health information obtained will not be redisclosed without my authorization unless permitted by law, in which case, it may not be protected under federal privacy rules. This authorization shall be valid for two (2) years from this date and may be revoked by sending written notice to Lincoln Heritage Life Insurance Company.			
Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.			
I affirm that the answers I have given are true to the best of my knowledge and belief. I understand that the Company will rely on my answers in issuing the insurance. I understand that coverage takes effect when this application has been approved by the Company and the first premium is paid.			
Signature of Owner		Signature of Applicant	
[Signature]		Mack King	
Signed in State		If fifteen (15) years or older	
Florida		Date	
		1/27/2014	
PRODUCER'S CONFIRMATION			
Are there existing life insurance and/or annuity contracts on the life of the applicant? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No To the best of my knowledge, replacement <input type="checkbox"/> is <input checked="" type="checkbox"/> is not involved in this transaction. If replacement is involved, I presented and read the applicant a notice regarding replacement.			
Signature of Producer		Producer's Number	
[Signature]		04-96651-1	
Printed Name		Florida License Number	
Yesenia Rojas		W176350	

12FEAPRA-FL

V1





Lincoln Heritage
LIFE INSURANCE COMPANY



April 17, 2014

Angelia L King
1124 Roan Ct
Kissimmee FL 34759-7030

RE: Policy #04-2396881, Mack King

Dear Ms. King:

We received the Medical Examiner's Report and have reviewed the information. We are pleased to inform you that the Accidental Death Benefit on the policy has been deemed payable along with the full face of the life portion. Enclosed is our check for \$12,818.03 which represents the benefit amount minus the \$178.71 which was previously sent to you. Included with the proceeds is an additional \$15.74 which represents interest.

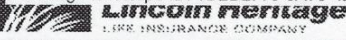
Please let us know if you have any questions concerning this matter.

Sincerely,

Cathy Courcey
Policy Benefits Department

Our Business is You

4343 East Camelback Road
Suite 400
Phoenix, AZ 85018-2705
www.lhlic.com
Toll Free (800) 433-8181
Direct (602) 957-1650
Fax (602) 840-9726



SOLICITUD DE SEGURO DE VIDA INDIVIDUAL ESCRIBA CLARAMENTE CON LETRA DE MOLDE

Oficinas Ejecutivas: 4343 East Camelback Road, Suite 400 Phoenix, AZ 85018-2705

INFORMACION DEL PROPIETARIO
Nombre Karina, Inicial D, Apellido Villalobos Gomez, Teléfono, Dirección, # de Apt, Ciudad, Estado TX, Código postal 77378

INFORMACION DEL SOLICITANTE: todos los solicitantes deben residir de forma permanente en los Estados Unidos.
Nombre Mercedes, Inicial, Apellido Fernandez, Relación con el Propietario Abuelo/a, Dirección, # de Apt, Ciudad, Estado TX, Código postal 77378, Teléfono, NSS, Edad 81, Fecha de nacimiento 05/1939, Sexo Femenino

INFORMACION DEL BENEFICIARIO
Nombre Primario Karina, Inicial D, Apellido Villalobos Gomez, Relación Nieto/a, Dirección, Teléfono, Cantidad de la cobertura \$ 5000, Nombre Contingente Victor, Inicial A, Apellido Perdomo Villalobos, Relación Nieto/a, Prima Mensual \$ 76.65, Aditamento de AD&D, Unidades por hijo 1, Prima del Aditamento \$ 2.25, PLAN, Aditamento para hijos, Unidades por hijo, Aditamento de AD&D, METODO DE PAGO, FECHA DE PAGO, Prima Mensual \$ 78.90

PREGUNTA SOBRE TABACO En los últimos 12 meses, ¿el solicitante ha consumido alguna forma de tabaco? No

CONDICIONES NO ASEGURABLES
1. ¿El solicitante ha tenido un resultado positivo para VIH, un médico le diagnosticó SIDA o una expectativa de vida de doce (12) meses o menos? No
2. ¿El solicitante está actualmente confinado a la cama, hospitalizado, en un centro de atención o recibiendo cuidados paliativos? No

ENFERMEDADES SIGNIFICATIVAS: si la respuesta es "SI" a cualquiera de estas preguntas, su beneficio por fallecimiento será modificado.
En los últimos dos (2) años, el solicitante ha sido diagnosticado, recibido tratamiento de un médico o tomado medicamentos para cualquiera de las siguientes enfermedades:
1. ¿Enfermedad cardíaca, incluyendo ataques cardíacos, cirugía cardíaca, o insuficiencia cardíaca congestiva? No
2. ¿Enfermedad del sistema circulatorio, incluyendo derrame cerebral, aneurisma o se le ha recomendado tener alguna cirugía para mejorar la circulación? No
3. ¿Cáncer aparte del cáncer en las células basales de la piel? No
4. ¿Enfermedad de los pulmones, que no sea asma, incluyendo enfermedad pulmonar obstructiva crónica (EPOC o COPD, por sus siglas en inglés) o enfisema? No
5. ¿Enfermedad del hígado o riñones, o ha tenido un trasplante de órganos? No
6. ¿Enfermedad de Alzheimer, demencia, síndrome orgánico cerebral, o ELA (enfermedad de Lou Gehrig o ALS, por sus siglas en inglés)? No
7. ¿Abuso de alcohol o drogas? No
8. ¿Complicaciones de diabetes incluyendo amputación, coma diabético, ceguera, o trastorno renal? No
9. ¿Al solicitante se le ha realizado o recomendado una prueba de diagnóstico relacionada con alguna de las preguntas anteriores, excepto con aquellas relacionadas con el Virus de Inmunodeficiencia Humana (virus del SIDA), de la que todavía no se hayan recibido los resultados? No

REEMPLAZO
1. ¿El solicitante tiene actualmente un seguro de vida o contratos de anualidades? No
2. ¿Esta póliza reemplazará o cambiará otros seguros o anualidades? No
Si la respuesta a la pregunta dos (2) es "si", detalle La compañía No. de póliza

PRESTAMO AUTOMATICO DE PRIMAS ¿Se solicita el Préstamo Automático de Primas? Sí No ENTREGA Enviar la póliza por correo al: Propietario Productor

Yo autorizo a cualquier farmacia o administrador de beneficios de farmacia que tenga un historial de mis medicamentos con receta médica que proporcione dicha información a Lincoln Heritage Life Insurance Company o a sus reaseguradores con el propósito de evaluar mi solicitud de seguro. La información de salud que obtenga no podrá ser divulgada sin mi autorización a menos que lo permita la ley, en cuyo caso puede no estar protegida bajo las leyes federales de privacidad. Esta autorización será válida por dos (2) años a partir de esta fecha y puede ser revocada al enviar un aviso por escrito a Lincoln Heritage Life Insurance Company.
Cualquier persona que deliberadamente presente una declaración falsa en la solicitud del seguro puede ser culpable de un delito criminal y estar sujeta a penalizaciones de acuerdo con las leyes estatales. Yo declaro que las respuestas que he dado son verdaderas según mi leal saber y entender. Entiendo que la Compañía dependerá de mis respuestas para emitir el seguro. Entiendo que la cobertura entra en vigencia cuando la Compañía haya aprobado esta solicitud y se pague la primera prima.

Firma del Propietario ANABADA, Firma del Solicitante GRABADA, Firmado en el Estado TX, Fecha 07/21/2020

CONFIRMACION DEL PRODUCTOR ¿Hay seguros de vida o contratos de anualidades sobre la vida del solicitante? No Segun mi leal saber y entender, el reemplazo está no está involucrado en esta transacción. Si está involucrado el reemplazo, yo le presenté y leí al solicitante un aviso relacionado con el reemplazo.

Firma del Productor, Nombre del Productor, Apellido del Productor Rivas

INSCRIPCION DE FUNERAL CONSUMER GUARDIAN SOCIETY (FCGS); beneficio gratis
Les agradeceré inscribirme como miembro sin derecho a voto de FCGS: Sí No

ICC13FEAPPR

PV Ref #

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NOTICE - This is a translation of a document originally drawn up in English. Accordingly, it is understood that all the legal rights, responsibilities and/or obligations are governed by the original English version of this document and shall control in any disputes, complaints or litigation.

V1





Lincoln Heritage[®]
LIFE INSURANCE COMPANY



August 21, 2020

Karina D Villalobos Gomez

[Redacted]
[Redacted], TX 77378-8601

RE: Policy [Redacted] Mercedes Fernandez

Dear Ms. Gomez:

Please accept our deepest sympathy in the loss of your loved one. My prayer is that you receive the extra strength you need at this difficult time in your life.

Our payment of \$5,007.95 has been deposited into your account as requested and enclosed is an explanation of benefits.

The loss of a loved one is a terrible blow. Our hope is that the service we have provided has made this difficult time in your life just a little easier. Accordingly, I would very much appreciate hearing from you concerning our service on this claim. Please either write us a note and return it to us in the envelope provided, or visit our website at www.lhlic.com/feedback and submit a review. We look forward to hearing from you.

Please be in touch with us any time we can be of further assistance to you.

Kindest regards,

Y. Keith Perkins
Senior Vice President

YKP/sk

Enclosure

4343 East Camelback Road, Suite 400
Phoenix, AZ 85018-2705
www.lhlic.com
Policyholder Service: (800) 438-7180
Fax: (602) 808-0521
Claims: (855) 706-2396
Fax: (602) 808-8845



October 12, 2021

Ines M Perez

Hialeah, FL 33013-1626

Deceased: Raquel Perez

EXPLANATION OF DEATH CLAIM BENEFITS

Policy Number:	57-
Check Date:	September 3, 2021
Check Paid to:	Ines M Perez

Death Benefit	\$8,000.00
Interest (See check stub for details)	7.01
Minus: Amount Assigned to Caballero Rivero Hialeah	-5,478.72

Check Enclosed for	\$2,528.29
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If you have any questions, please contact us at 1-855-706-2396.

Claim Reporting Information

Claim Reported By: Violet Capote
 Caller Phone:
 Relationship: Funeral Home
 Date Reported: 9/2/2021

Agent Information

Agent Numbers: 126666
 Agent Name: Andres Ortiz
 Agent Status: Inactive
 MMGA: 6

FCGS Membership: Yes

Reported Beneficiary Information

I. Ines M Perez

4343 East Camelback Road, Suite 400
 Phoenix, AZ 85018-2705
 www.lhlc.com
 Policyholder Service: (800) 438-7180
 Fax: (602) 808-0521
 Claims: (855) 706-2396
 Fax: (602) 808-8845





February 15, 2022

Angel D Rubert

Jacksonville, FL

Deceased: Carlos Rubert Rodriguez

EXPLANATION OF DEATH CLAIM BENEFITS

Policy Number:

Check Date: February 7, 2022

Check Paid to: Angel D Rubert

Death Benefit - 120% of Life Premium Paid \$1,264.80

Interest (See check stub for details) .28

Minus: Amount Assigned to Funeral Consumer Guardian Society -975.00

Check Enclosed for \$290.08

If you have any questions, please contact us at 1-855-706-2396.

Claim Reporting Information

Claim Reported By: not called in

Caller Phone:

Andrades

Relationship: docusign rcvd

Date Reported: 2/7/2022

FCGS Membership: Yes

Agent Information

Agent Numbers: 131838

Agent Name: Marielena Escalona De

Agent Status: Active

MMGA: 6

Reported Beneficiary Information

1. Angel D Rubert

4343 East Camelback Road, Suite 400
Phoenix, AZ 85018-2705
www.lhfc.com
Policyholder Service: (800) 438-7180
Fax: (602) 808-0521
Claims: (855) 706-2398
Fax: (602) 808-8845



June 21, 2022

Ada E Rivera-Garcia

Orlando, FL 32822-3070

Deceased: Gloria Garcia Perez

EXPLANATION OF DEATH CLAIM BENEFITS

Policy Number:	57-
Check Date:	June 14, 2022
Check Paid to:	Ada E Rivera-Garcia
Death Benefit	\$12,000.00
Interest (See check stub for details)	2.63
Minus: Amount Assigned to Funeral Consumer Guardian Society	-9,505.00
Check Enclosed for	\$2,497.63

If you have any questions, please contact us at 1-855-706-2396.

Claim Reporting Information

Claim Reported By: Ada Rivera-Garcia
 Caller Phone:
 Relationship: mom
 Date Reported: 6/9/2022

Agent Information

Agent Numbers: 108341
 Agent Name: Lidia Cruz Gonzalez
 Agent Status: Inactive
 MMGA: 6

FCGS Membership: Yes

Reported Beneficiary Information

1. Ada E Rivera-Garcia

4343 East Camelback Road, Suite 400
 Phoenix, AZ 85018-2705
 www.lhlc.com
 Policyholder Service: (800) 438-7180
 Fax: (602) 808-0521
 Claims: (855) 706-2396
 Fax: (602) 808-8845





July 26, 2022

Guillermo A Mejia

Miami, FL 331

Deceased: Veronica De Los Angeles Aldana

EXPLANATION OF DEATH CLAIM BENEFITS

Policy Number:	57-
Check Date:	July 20, 2022
Check Paid to:	Guillermo A Mejia
Death Benefit	\$6,750.00
Interest (See check stub for details)	2.96
Minus: Amount Assigned to La Paz Funeral Home	-3,428.29
Direct Deposit Amount	\$3,324.67

If you have any questions, please contact us at 1-855-706-2396.

Claim Reporting Information

Claim Reported By: Mona
 Caller Phone:
 Relationship: Fh
 Date Reported: 6/30/2022

FCGS Membership: Yes

Agent Information

Agent Numbers: 116344
 Agent Name: Raisa Montesino Colina
 Agent Status: Inactive
 MMGA: 6

Reported Beneficiary Information

1. Guillermo A Mejia

4343 East Camelback Road, Suite 400
 Phoenix, AZ 85018-2705
 www.lhfc.com
 Policyholder Service: (800) 438-7180
 Fax: (602) 808-0521
 Claims: (855) 706-2396
 Fax: (602) 808-8845





Lincoln Heritage
LIFE INSURANCE COMPANY

April 5, 2023

Joshua L David

Ocoee, FL 34761-6021

Deceased: Sorida Roman

EXPLANATION OF DEATH CLAIM BENEFITS

Policy Number:

Check Date: March 23, 2023

Assigned to: Funeraria San Juan

Death Benefit	\$10,000.00
Interest (See check stub for details)	2.19
Minus: Amount Assigned to Funeraria San Juan	-10,002.19

If you have any questions, please contact us at 1-855-706-2396.

Claim Reporting Information

Claim Reported By: Sezarina Hernandez
 Caller Phone:
 Relationship: to Fcgs
 Date Reported: 3/14/2023

Agent Information

Agent Numbers: 122810
 Agent Name: Carmen Rojas Lopez
 Agent Status: Inactive
 MMGA: 6

FCGS Membership: Yes

Reported Beneficiary Information

1. Joshua L David

4343 East Camelback Road, Suite 400
 Phoenix, AZ 85018-2705
 www.lhlc.com
 Policyholder Service: (800) 438-7180
 Fax: (802) 808-0521
 Claims: (855) 706-2398
 Fax: (602) 808-8845





April 5, 2023

Christina Rios

Winter Park, FL

Deceased: Aida Perez

EXPLANATION OF DEATH CLAIM BENEFITS

Policy Number:	
Check Date:	March 20, 2023
Check Paid to:	Christina Rios
Death Benefit	\$12,000.00
Interest (See check stub for details)	2.63
Minus: Amount Assigned to Funeral Consumer Guardian Society	-3,925.00
Check Enclosed for	\$8,077.63

If you have any questions, please contact us at 1-855-706-2396.

Claim Reporting Information

Claim Reported By: herminio
 Caller Phone:
 Relationship: spouse
 Date Reported: 3/16/2023

Agent Information

Agent Numbers: 122822
 Agent Name: Carlos Lopez
 Agent Status: Inactive
 MMGA: 6

FCGS Membership: Yes

Reported Beneficiary Information

1. Christina Rios

4343 East Camelback Road, Suite 400
 Phoenix, AZ 85018-2705
 www.lhinc.com
 Policyholder Service: (800) 438-7160
 Fax: (602) 808-0521
 Claims: (855) 706-2396
 Fax: (602) 808-8845





Lincoln Heritage
LIFE INSURANCE COMPANY

April 11, 2023

Jennifer Lamb

Corpus Christi, TX

Deceased: Gwendolyn Romero

EXPLANATION OF DEATH CLAIM BENEFITS

Policy Number:	
Check Date:	March 28, 2023
Check Paid to:	Jennifer Lamb
Death Benefit	\$10,000.00
Minus: Amount Assigned to Corpus Christi Funeral Home	-5,959.00
Check Enclosed for	\$4,041.00

If you have any questions, please contact us at 1-855-706-2396.

Claim Reporting Information

Claim Reported By: Jennifer
 Caller Phone:
 Relationship: Sister
 Date Reported:

Agent Information

Agent Numbers: 125490
 Agent Name: Silvia Dick
 Agent Status: Inactive
 MMGA: 6

FCGS Membership: Yes

Reported Beneficiary Information

1. Jennifer Lamb

4343 East Camelback Road, Suite 400
 Phoenix, AZ 85018-2705
 www.lhlc.com
 Policyholder Service: (800) 438-7160
 Fax: (602) 808-0521
 Claims: (855) 706-2396
 Fax: (602) 808-8845





April 25, 2023

Olga M Cascante

Miami, FL 33186-6066

Deceased: Marcos Brenes

EXPLANATION OF DEATH CLAIM BENEFITS

Policy Number:	57
Check Date:	April 20, 2023
Check Paid to:	Olga M Cascante
Death Benefit	\$8,000.00
Interest (See check stub for details)	1.75
Minus: Amount Assigned to Funeral Consumer Guardian Society	-6,925.00
Check Enclosed for	\$1,076.75

If you have any questions, please contact us at 1-855-706-2396.

Claim Reporting Information

Claim Reported By: not called in
 Caller Phone:
 Relationship: docusign
 Date Reported: 4/20/2023

Agent Information

Agent Numbers: 94673
 Agent Name: Juan Delgado
 Agent Status: Inactive
 MIMGA: 6

FCGS Membership: Yes

Reported Beneficiary Information

1. Olga M Cascante

4343 East Camelback Road, Suite 400
 Phoenix, AZ 85018-2705
 www.lhlc.com
 Policyholder Service: (800) 438-7160
 Fax: (602) 808-0521
 Claims: (855) 706-2396
 Fax: (602) 808-8845





Lincoln Heritage
LIFE INSURANCE COMPANY

May 23, 2023

Margarita D Santiago

Kissimmee, FL 34

Deceased: Norberto Santiago Jr

EXPLANATION OF DEATH CLAIM BENEFITS

Policy Number:	57
Check Date:	May 17, 2023
Check Paid to:	Margarita D Santiago
Death Benefit	\$7,000.00
Interest (See check stub for details)	3.07
Minus: Amount Assigned to Funeral Consumer Guardian Society	-4,890.00
Check Enclosed for	\$2,113.07

If you have any questions, please contact us at 1-855-706-2396.

Claim Reporting Information

Claim Reported By: Mildred melgar
 Caller Phone:
 Relationship: to fcgs
 Date Reported: 5/15/2023

FCGS Membership: Yes

Agent Information

Agent Numbers: 130093
 Agent Name: Oscar Hernandez Perez
 Agent Status: Inactive
 MMGA: 6

Reported Beneficiary Information

1. Margarita D Santiago

4343 East Camelback Road, Suite 400
 Phoenix, AZ 85018-2705
 www.lhlc.com
 Policyholder Service: (800) 438-7180
 Fax: (602) 808-0521
 Claims: (855) 706-2396
 Fax: (602) 808-8845



INFORMACION DEL PROPIETARIO

Nombre: _____ Vocablo: _____ Apellido: _____
 Como electricista: Titulo: _____
 Dirección: _____ Fecha de Nacimiento: _____ Estado: CA Código Postal: _____

INFORMACION DEL SOLICITANTE. Todos los solicitantes deben residir de forma permanente en los Estados Unidos.

Nombre: Jose Jaime Vocablo: _____ Apellido: BARBOSA Relación con el Propietario: _____
 Dirección: 2665 Connecticut Ave Apt: _____ Ciudad: STOCKTON Estado: CA Código Postal: 95207
 Teléfono: 209-513-5351 Sexo: Masculino Femenino
 Fecha de Nacimiento: 02.26.1997 Edad: 25

INFORMACION DEL BENEFICIARIO

Nombre: Delfa Vocablo: _____ Apellido: BARBOSA Relación: Marido
 Dirección: 2 Ave: _____ Teléfono: 209-513-5351
 Nombre: _____ Apellido: GALVEZ Relación: Hermana
 Teléfono: 430-41-14

OPCIONES DE ADJUNTOS

Adjuste para fees: No
 Unidades por tipo: No
 Adjuste de AGO: No
 Unidades: 5

PLAN Pago de 20 años Beneficio por fallecimiento realizable
 MILITARIO DE PAGO: No
 Un mensual: No
 Anual: No
 Semestral: No
 FECHA DE PAGO: 15 (del 28 únicamente)

PRIMA MENSUAL TOTAL: 53.55

FECHA DE EMISION SOLICITADA: 04.15.2025

PREGUNTA SOBRE TABACO
 ¿En los últimos 12 meses, ¿el solicitante ha consumido alguna forma de tabaco? Sí No

CONDICIONES NO ASEGURABLES

1. ¿El solicitante ha sido diagnosticado previamente por un médico o ha tomado medicamentos para SIDA o por una enfermedad terminal? Sí No
 2. ¿El solicitante está actualmente confinado a la cama, hospitalizado, encarcelado, en un centro de atención o recibiendo cuidados paliativos? Sí No

ENFERMEDADES SIGNIFICATIVAS: si la respuesta es "sí" a cualquiera de estas preguntas, su beneficio por fallecimiento será modificada. En los últimos dos (2) años, ¿el solicitante ha sido diagnosticado, recibió tratamiento de un médico o tomó medicamentos para cualquiera de las siguientes enfermedades?

1. Enfermedad cardíaca, incluyendo ataques cardíacos, angina cardíaca, e insuficiencia cardíaca congestiva? Sí No
 2. Enfermedad del sistema circulatorio, incluyendo derrame cerebral, aneurisma o si le ha recomendado cirugía para regular la circulación? Sí No
 3. Cáncer agudo del cáncer en los órganos basales de la piel? Sí No
 4. Enfermedad de los pulmones, que no sea asma, incluyendo enfermedad pulmonar obstructiva crónica (EPOC o COPD, por sus siglas en inglés) o enfisema? Sí No
 5. Enfermedad del hígado o riñones, o ha tenido un trasplante de órganos? Sí No
 6. Enfermedad de Alzheimer, demencia, síndrome orgánico cerebral, o ELA (enfermedad de Lou Gehrig) ALS, por sus siglas en inglés? Sí No
 7. Abuso de alcohol o drogas? Sí No
 8. Complicaciones de diabetes incluyendo amputación, coma diabético, ceguera, o trastorno renal? Sí No
 9. ¿El solicitante se le ha realizado o recomendado una prueba de diagnóstico relacionada con alguna de las preguntas anteriores, excepto con aquellas relacionadas con el Virus de Inmunodeficiencia Humana (Virus del SIDA), de la que todavía se le ha realizado la prueba? Sí No

REEMPLAZO

1. ¿El solicitante tiene actualmente un seguro de vida o contratos de anualidades? Sí No
 2. ¿Esta póliza reemplazará o cambiará otros seguros o anualidades? Sí No
 Si la respuesta a la pregunta dos (2) es "sí", detalle: _____ La compañía: _____ No. de póliza: _____

PRESTAMO AUTOMATICO DE PRIMAS (Se solicita el Prestamo Automático de Primas?) Sí No **ENTREGA** Enviar la póliza por correo a: Propietario Productor

Yo autorizo a cualquier farmacia o administrador de beneficios de farmacia que tenga un historial de mis medicamentos con receta médica que proporcione dicha información a Lincoln Heritage Life Insurance Company o a sus reaseguradores con el propósito de evaluar mi solicitud de seguro. La información de salud que obtenga no podrá ser divulgada sin mi autorización a menos que lo permita la ley, en cuyo caso puede no estar protegida bajo las leyes federales de privacidad. Esta autorización será válida por dos (2) años a partir de esta fecha y puede ser revocada al enviar un aviso por escrito a Lincoln Heritage Life Insurance Company.

Yo declaro que las respuestas que he dado son verdaderas según mi leal saber y entender. Entiendo que la Compañía dependerá de mis respuestas para emitir el seguro. Entiendo que la cobertura entra en vigencia cuando la Compañía haya aprobado esta solicitud y se pague la primera prima.

Firma del Propietario: _____ Firma del Solicitante: _____
 Fecha: 03.25.2022 Estado: CA.

CONFIRMACION DEL PRODUCTOR ¿He leído el seguro de vida o contratos de anualidades y he leído el aviso del solicitante? Sí No. Según mi leal saber y entender, el reemplazo está no está indicado en esta transacción. Si así lo indicara el reemplazo, yo, el productor, estoy presente y he leído al solicitante un aviso relacionado con el reemplazo.

Firma del Productor: Leliana Hernandez Número del Productor: 57-
 Nombre del Productor: Leliana Hernandez Apellido del Productor: Hernandez

INSCRIPCION DE FUNDACION CONSUMER GUARDIAN SOCIETY (FCGS) Beneficio gratis
 En cualquier momento, como miembro de derecho y voto de FCGS No

12FEAPRA-CASP Póliza 2921896

ADVERTENCIA Toda la información de este documento seguro es en inglés. Compárese con la copia que todos los derechos legales, responsabilidades y obligaciones expresadas en el mismo se registran por la versión original de este documento en inglés y esta copia controlada en caso de cualquier disputa, para el caso de los hispanos, consulte a su agente.

NOTICE This is a translation of a document originally issued in English. Compare with the original English version of the document for all legal rights, responsibilities and obligations as governed by the original English version of the document and that controls in any dispute, consult with your agent.

SAN JOAQUIN GENERAL HOSPITAL
 500 W. Hospital Road, French Camp, Ca. 95231 (209) 468-6000

CLLORA 10/04/22 CHECK NO. 02556813 AMOUNT
 ACCT CO AGT POLICY NO. DESCRIPTION 12,500.00
 5130 57 0004446631 A D & D 12,500.00

08/30/2022
 RE: Jose. J. Barbosa
 DOB: 7/26/1997

To whom it may concern:

This letter is to verify that Mr. Barbosa is being treated as an inpatient here at San Joaquin General Hospital for multiple injuries due to an accident that ended with a loss of the lower extremity. Please feel free to give me a call with any questions or concerns.

Thank you for your time,
 Gabriella M. Gonzalez
 Senior Office Assistant
 Disability Office/Release of Information
 San Joaquin General Hospital
 500 W. Hospital Rd, French Camp, Ca. 95231
 Ph: (209) 468-6644 Fax: (209) 468-6653

LINCOLN HERITAGE LIFE INSURANCE COMPANY
 4511 E. COLLETTA BLVD
 PORTLAND, OREGON 97218
 (503) 247-1500

Walter R. Johnson
 3050 N. 74th St.
 Portland, Oregon 97218
 (503) 247-2100

CHECK DATE: 10/04/22
 CHECK NO.: 02556813
 VOID AFTER SIXTY DAYS

PAY EXACTLY *****12,500 DOLLARS AND 00 CENTS \$*****12,500.00

PAY TO THE ORDER OF
 Jose Jaime Barbosa
 2111
 Stockton CA 95206-2862

10/04/22

⑆ 2556813 ⑆ ⑆ 12000248⑆ ⑆ 15952005⑆





Lincoln Heritage[®]
LIFE INSURANCE COMPANY

Traducción de la carta emitida el 5 de octubre de 2022

Jose Jaime Barbosa
2nd Ave
Stockton CA 95206-2862

Re: Póliza N°. 57- , Asegurado: Jose Jaime Barbosa
Beneficiario: Jose Jaime Barbosa

Estimado beneficiario:

Hemos recibido el final claim documents y hemos revisado la información. Con gusto le informamos que el beneficio por Muerte Accidental de la póliza ha sido calificado como pagadero. Adjunto encontrará nuestro cheque por \$12,500.00 el cual representa el monto de beneficio.

Por favor llámenos si tiene alguna pregunta con respecto a esta cuestión.

Atentamente,

Ashlee Rhudy

Departamento de Beneficios