



Please complete this form and return to: NYSSCPA Insurance Plan Administrator,
PO Box 3930, Peoria, IL 61612-9806 Questions: Please call 800.342.6501

Residents of Puerto Rico, please return application to:
Global Insurance Agency, P.O. Box 9023918 San Juan, Puerto Rico 00902-3918



Request for Group Insurance from:

New York Life Insurance Company
51 Madison Avenue,
New York, NY 10010

GROUP LONG-TERM DISABILITY INSURANCE

Please Print In Ink Or Type. Do Not Use Correction Fluid Or Gel Pens. Initial And Date Any Changes You Make.

1. MEMBER INFORMATION

Full Name _____ Social Security Number _____

Street Address _____ City _____ State _____ ZIP _____

Home Phone _____ Work Phone _____

Email (For internal use only. Email address will never be sold or shared.) _____

Are you presently enrolled in this plan? Yes No

DATE OF BIRTH	HEIGHT	WEIGHT	SEX
/ /	ft. in.	LBS.	<input type="radio"/> M <input type="radio"/> F

2. MEMBERSHIP AFFILIATION—OCCUPATIONAL STATUS

A. Are you currently a member of the New York State Society of Certified Public Accountants? Yes No If yes, please state your Member ID# _____

B. What is your occupation: _____ Main Duties: _____

C. **“FULL-TIME WORK”** means the active performance for pay or profit of the regular duties of one’s normal occupation on a basis of at least 20 hours each week at a place where such duties are performed, including work-at-home, or other location to which travel is required. Are you at **Full-Time Work**? Yes No

D. Gross Annual Income: Salary \$ _____ Self-employment \$ _____ (Self-employment Start Date: ____/____/____)
 Bonus \$ _____ Commission \$ _____ **TOTAL \$** _____

3. INSURANCE REQUESTED: Refer to plan information for eligibility, premium, and coverage description.

I HEREBY APPLY FOR THE COVERAGE: New Additional

Note: If you are increasing or altering present coverage in any way, indicate the TOTAL AMOUNT of coverage you are requesting.

Select the plan and monthly benefit of your choice:

Plan 1 (Pays benefits up to age 70)

Choice of Waiting Period: 30 Days 90 Days 180 Days 365 Days

Monthly Benefit Amount (\$100 to \$6,000, in units of \$100): \$ _____
 (Not to exceed 60% of your average monthly income.)

Note: The monthly benefit amount is based upon your annual earned income (after business expenses). Those choosing a 30-day waiting period may only apply for up to \$4,000. Applicants between 60-69 years of age may apply for \$500 per month.

Plan 2 (Pays benefits for two years)

Waiting Period: 30 Days

Monthly Benefit Amount (\$100 to \$3,200, in units of \$100): \$ _____
 (Not to exceed 60% of your average monthly income.)

Note: The monthly benefit amount is based upon your annual earned income (after business expenses). Applicants between 60-69 years of age may apply for \$500 per month.

Note: The Certificate may contain a provision regarding the benefits paid for “pre-existing conditions” and the applicable limitations. Pre-existing condition means a condition for which advice was given, treatment was recommended by or received from a physician within 6 months before you were insured. There is a waiting period for benefits. No benefits for pre-existing conditions will be paid until you have been continually insured for 12 months. The pre-existing condition waiting period and the waiting period are satisfied concurrently from the date of disability.

3. INSURANCE REQUESTED Continued

Do you now have, or are you applying for, other insurance which provides benefits if you are unable to work because of a disability? Yes No If "Yes," please list:

COMPANY	PLAN	MONTHLY BENEFIT	BENEFIT PERIOD

Do you intend to discontinue any of the disability insurance listed above, if the coverage applied for is approved? Yes No

If "Yes," please indicate which coverage and the date it will be terminated: _____

4. MEMBER STATEMENT OF HEALTH: Please initial any changes you make on this form.

To the best of your knowledge and belief, please answer the following questions as they apply to you:

(California residents: California law prohibits an HIV test from being required or used by health insurance companies as a condition for obtaining health insurance coverage.)

1. Are you now ill or taking any prescribed medication or receiving or contemplating any medical attention or surgical treatment? Yes No
2. During the past five years, have you ever been treated for or medically diagnosed by a physician or other medical care practitioner as having:
 - a) Heart or circulatory trouble, elevated blood pressure, chest pain or pressure, gynecological or genitourinary disorders, disorder of breast or reproductive organs or functions, ulcers or digestive disorders, cancer, tumor or cyst, diabetes, mental or nervous disorder, emotional conditions, psychiatric care or psychotherapeutic treatment, fainting spells, convulsions or epilepsy, respiratory disorder, kidney or liver disorder (including hepatitis), enlarged lymph nodes or immunodeficiency disorder, thyroid disorder, blood disorder, albumin, blood, pus, or sugar in urine, back trouble/disorder, arthritis, bone or joint disorder, varicose veins, hemorrhoids or hernia, disorder of eyes, ears, nose, or sinuses, unexplained weight loss, or accidental injury? Yes No
 - b) Other health or physical impairments including:
 - (i) Being medically diagnosed as having Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)? Yes No
 - (ii) Chronic cough, persistent diarrhea, enlarged lymph glands, chronic fatigue in the past five years? Yes No
 - (iii) Any other impairment? Yes No
3. During the past five years have you ever been counseled, treated, or hospitalized for the use of alcohol or drugs? Yes No
4. Are you now pregnant? Yes No
5. Are you now disabled, or applied or applying for, or receiving any disability or Workers' Compensation benefits or on waiver of premium for life or health insurance? Yes No
6. During the past two years, have you participated in, or do you plan to participate in: aircraft flying other than as a passenger, scuba diving, ultra light flying, ballooning, parachuting, mountaineering, rodeo riding, snowmobiling, hang-gliding, parasailing, bungee jumping, organized motorcycle racing, or any type of organized motorized racing? Yes No
7. Driver's License: No: _____ State Issued: _____
8. During the past five years, have you had your driver's license suspended, revoked, or had any moving violations? Yes No
9. Except for Residents of Minnesota and Connecticut, have you been convicted of a crime or served time in prison because of a conviction or have an arrest pending? Yes No
10. For Residents of Minnesota or Connecticut only, have you been convicted of a crime or served time in prison because of a conviction or been convicted for any reason during the past 15 years? Yes No

11. If you have answered "Yes" to any of the above Questions 1-10, give complete details below.

(If you need more space, use a signed and dated separate sheet. Please avoid the use of such terms as "etc.," "various," or "miscellaneous.")

Question Letter/No.	Illness or Condition-Date of Onset-Duration-Treatment-Operation-Degree of Recovery and Date:	Name and Address of Physicians or Other Practitioners and Hospitals where Confined or Treated:

5. PAYMENT

You will be billed semi-annually.

Following your initial billing, you may choose to access a secure website to register and have your premium withdrawn from your bank account.

6. FRAUD NOTICES

For Residents of all states except those listed below: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties. **RESIDENTS OF CO:** the following also applies: Any insurance company or agent who defrauds or attempts to defraud an insured shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies. **RESIDENTS OF AL/AR/LA/RI:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **FOR RESIDENTS OF CA:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties. The falsity of any statement in the application for any policy shall not bar the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the insurer. **FOR RESIDENTS OF D.C., WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant. **RESIDENTS OF FL:** 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. **RESIDENTS OF KS:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of insurance fraud as determined by a court of law. **RESIDENTS OF ME:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or a denial of insurance benefits. **RESIDENTS OF MD:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **RESIDENTS OF NJ: WARNING:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. **RESIDENTS OF NY (for accident and health insurance only):** Any person who knowingly and with intent to defraud any insurance company or any other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. **RESIDENTS OF OK: WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony. **RESIDENTS OF PUERTO RICO:** Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine no less than five thousand (5,000) dollars nor more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years. **RESIDENTS OF TN/WA:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits. **RESIDENTS OF VA:** Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statements may have violated state law.

7. AUTHORIZATION AND SIGNATURE

I understand that New York Life Insurance Company has the right to require additional information and, if necessary, an examination by a physician. I ask New York Life to rely on all such statements made on this form, and any supplements to it, while considering this request. I also understand that the coverage afforded will be in consideration of the answers and statements set forth above.

AUTHORIZATION: I hereby authorize any licensed physician, medical practitioner, hospital, pharmacy, clinic or other medical or medically related facility, laboratory, insurance company, MIB, LLC ("MIB"), or other organization, institution or person, that has any records or knowledge of me or my health to release information, including prescription drug records, maintained by physicians, pharmacy benefit managers, and other sources of information to New York Life Insurance Company, its reinsurers, its subsidiaries or the plan administrator about the physical and mental health of any persons proposed for insurance, including significant history, findings, diagnosis and treatment, but excluding psychotherapy notes for the purpose of evaluating my application for insurance. 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. For example, New York Life may be required to provide it to insurance, regulatory, or other government agencies. In this case, the information may no longer be protected by the rules governing your AUTHORIZATION.

A photocopy of this AUTHORIZATION and request form shall be as valid as the original. In all circumstances, my authorized agent or representative, or I may request a copy of this AUTHORIZATION. This AUTHORIZATION shall be valid for a period of 24 months from the date signed, unless sooner revoked. The AUTHORIZATION may be revoked at any time by sending written notice to New York Life Insurance Company. My revocation will not be effective to the extent that New York Life or any other person already has disclosed or collected information or taken other action in reliance on it, or to the extent that New York Life has a legal right to contest a claim under an insurance certificate or the certificate itself.

By signing and dating this application, the member requests the insurance indicated, and the member consents to authorize the disclosure of information to and from the providers noted in the IMPORTANT NOTICE, including mailing a brief report of my protected health information to MIB, Inc, and attest to having read the IMPORTANT NOTICE and Fraud Notices indicated above, including how my information is exchanged with MIB, and that to the best of my knowledge and belief, the answers provided to the questions are true and complete.

Member's Signature (Please Sign and Date in Ink)

Date

DO NOT SEND PAYMENT: Upon approval, you will be notified of the premium due.