



Capitol Bankers Life

Capitol Bankers Life Insurance Company  
 Box 19151  
 Greenville, South Carolina 29602-9191  
 803-322-3142 • 800-825-0003 • FAX: 803-292-4005

JUL 20 1998

APPLICATION FOR CHANGE  
 OR REINSTATEMENT OF COVERAGE

Policy Number 1009208

Insured Name Simon L. BERNSTEIN

Owner Name Shirley BERNSTEIN

1. Reinstate Policy

Reinstate policy, effective    /   /     
 Complete Health Statement on reverse side.

2. Change Face Amount

Increase\*  Decrease  
 From \$ 2 million To \$ 3 million

\*Complete Health Statement on reverse side.

3. Change Premium

Increase  Decrease

From \$ \_\_\_\_\_ per \_\_\_\_\_

To \$ \_\_\_\_\_ per \_\_\_\_\_

4. Add Benefits to Policy

Complete Health Statement on reverse side.

- Accidental Death Benefit \$ \_\_\_\_\_
- Additional Insurance Rider \$ \_\_\_\_\_
- Living Benefits Rider—Do not complete Health Statement.
- Premium Credit Rider
- Waiver of Monthly Deduction
- Waiver of Premium
- Other Insured Rider \$ \_\_\_\_\_

Name \_\_\_\_\_ D.O.B.    /   /   

Sex:  M  F Height \_\_\_\_\_ Weight \_\_\_\_\_

State of Birth \_\_\_\_\_ Relationship \_\_\_\_\_

Primary Beneficiary \_\_\_\_\_

Relationship to Other Insured \_\_\_\_\_

Contingent Beneficiary \_\_\_\_\_

Relationship to Other Insured \_\_\_\_\_

Spouse Ins. Rider (see below also) \$ \_\_\_\_\_

Children's Ins. Rider (see below also) \$ \_\_\_\_\_

Names of Spouse/Children Date of  
 to be covered by rider(s) Birth Sex Hgt. Wgt.

Names of Spouse/Children to be covered by rider(s)	Date of Birth	Sex	Hgt.	Wgt.

5. Change Death Benefit Option

- Change from A to B—Complete Health Statement.
- Change from B to A

6. Change Smoker Status

Complete Health Statement on reverse side.

- Change rates from Smoker to Nonsmoker  
 I have not smoked cigarettes in the last twelve months.  
 This declaration will entitle Capitol Bankers Life to amend my policy to a Nonsmoker contract.
- Please decrease my premium to Nonsmoker rates.
- Please continue current premium and apply excess premium to the policy's cash accumulation values.

Insured Signature \_\_\_\_\_

Witness Signature \_\_\_\_\_

7. Reduce Policy Rating

- Reduce or eliminate rating on policy.  
 Complete Health Statement on reverse side.

8. Change Plan\*

Complete Health Statement on reverse side.

Change plan from \_\_\_\_\_ Type of Plan  
 to \_\_\_\_\_ Type of Plan

Change coverage From \$ \_\_\_\_\_  
 To \$ \_\_\_\_\_

Change premium From \$ \_\_\_\_\_  
 To \$ \_\_\_\_\_

The Owner and Beneficiary of the new policy will be the same as under the original policy unless indicated below. I surrender to the Company the insurance being changed and request that the new plan be issued in its place effective on the date the original policy is terminated.

\*If exercising the policy's conversion privilege, complete the Application for Conversion (form SO-89037) only.

9. Special instructions or requests