

**LINCOLN LIFE & ANNUITY
COMPANY OF NEW YORK**

Group Insurance Service Office
P.O. Box 2616, Omaha NE 68103-2616
Phone (800) 423-2765 Fax (877) 573-6177

EVIDENCE OF INSURABILITY INFORMATION

Attach this form to your enrollment card and submit to Lincoln Life & Annuity Company of New York (herein referred to as "the Company"). Please complete a form for each applicant. No coverage will be effective until approved in writing by the Company. Complete all blanks in ink and print clearly. Incomplete forms will cause coverage to be delayed.

Applicant Information:

Name _____ State of Birth _____ Date of Birth _____ Male Height _____
 Female Weight _____
 Relationship to employee _____ Amount Applied For \$ _____ Total Benefit Amount \$ _____
 Address _____
 (Street) (City) (State) (Zip)
 Phone Number Home _____ Work _____ Best Time to call _____ Home Work

Beneficiary (for Life or AD&D Insurance) _____ Relationship _____

| | | |
|--|---|--|
| Plan Applied for: Life <input type="checkbox"/> | Optional Employee Life <input type="checkbox"/> | Voluntary Employee Life <input type="checkbox"/> |
| Dependent Life <input type="checkbox"/> | Optional Employee AD&D <input type="checkbox"/> | Voluntary Employee AD&D <input type="checkbox"/> |
| STD <input type="checkbox"/> | Optional STD <input type="checkbox"/> | Voluntary Spouse Life <input type="checkbox"/> |
| LTD <input type="checkbox"/> | Optional LTD <input type="checkbox"/> | Voluntary Spouse AD&D <input type="checkbox"/> |
| | Optional Spouse Life <input type="checkbox"/> | Voluntary STD <input type="checkbox"/> |
| | Optional Spouse AD&D <input type="checkbox"/> | Voluntary LTD <input type="checkbox"/> |

Employee Information:

Group Name _____
 Group Policy _____
 Name _____ Number _____ Group ID _____
 Employee Social Security Number _____ Annual Earnings \$ _____ Date of Hire/Rehire _____

STATEMENT OF HEALTH

| | YES | NO |
|--|--------------------------|--------------------------|
| 1. In the past 12 months, have you smoked a cigarette, cigar or pipe, chewed tobacco or used tobacco or nicotine in any form?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Within the past 7 years, to the best of your knowledge and belief, have you (a) had, or (b) been told by a physician that you had, or (c) received treatment for a condition listed below? CIRCLE CONDITIONS ANSWERED YES AND PROVIDE DETAILS BELOW. | | |
| A. Heart or artery disorder, heart attack, tuberculosis, liver disorder, kidney trouble, lung or other respiratory disorder?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| B. High blood pressure? If YES, please note last two readings and date of reading:..... Date _____ Reading _____ Date _____ Reading _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| C. Diabetes? If YES, please note age of onset, and treatment prescribed?..... Age at onset: _____ Type of treatment: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| D. Cancer, leukemia, malignant growth or any form of tumor?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| E. Epilepsy or any mental/nervous disorder?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| F. Alcoholism, drug, or substance abuse? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Within the past 7 years, to the best of your knowledge and belief, have you been diagnosed as having, or received treatment for: | | |
| A. AIDS (Acquired Immune Deficiency Syndrome), or ARC (AIDS-Related Complex)?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| B. Hepatitis or any sexually transmitted disease? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Have you had any physical examinations in the last 5 years? If YES, provide details below and note reason for exam, symptoms, treatment or medication and results. | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Within the past 5 years, to the best of your knowledge and belief, have you had any other physical disorder not listed above? | <input type="checkbox"/> | <input type="checkbox"/> |

If you answered YES to questions 2-5, please give complete details below. Attach an additional sheet of paper, if necessary.

| Item No. | Condition, injury, or findings of exam. If surgery performed, state type. | Date of Onset | Date Last Treated | Results/Degree of Recovery | Name & Address of Attending Physician |
|----------|---|---------------|-------------------|----------------------------|---------------------------------------|
| | | | | | |

CONTINUED ON NEXT PAGE

| Item No. | Condition, injury, or findings of exam. If surgery performed, state type. | Date of Onset | Date Last Treated | Results/Degree of Recovery | Name & Address of Attending Physician |
|----------|---|---------------|-------------------|----------------------------|---------------------------------------|
| | | | | | |
| | | | | | |
| | | | | | |

NOTE: If you are not sure about an answer, your physician will be able to provide you with this information.

6. Are you:
- A. Under observation or receiving treatment? YES NO
- B. Taking medication? YES NO

If you answered YES to questions 6A or 6B, please provide details below:

| Condition | Date of Onset | Name of Medication | Dosage and Frequency | Name and Address of Attending Physician |
|-----------|---------------|--------------------|----------------------|---|
| | | | | |
| | | | | |
| | | | | |

ACCIDENT & HEALTH INSURANCE FRAUD: Any person who knowingly and with intent to defraud any insurance company or other person:

1. files an application for insurance or a statement of claim containing any materially false information; or
2. conceals, for the purpose of misleading, information concerning any fact material thereto;

commits a fraudulent insurance act, which is a crime. Such person shall also be subject to a civil penalty not to exceed \$5000 and the stated value of the claim for each such violation.

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Group Insurance Service Office
P.O. Box 2616, Omaha NE 68103-2616
Phone (800) 423-2765 Fax (877) 573-6177

I HEREBY:

1. request the coverage for which I am (or may become) eligible under group policies issued by Lincoln Life & Annuity Company of New York;
2. authorize any required deductions from my earnings;
3. name the above beneficiary to receive any benefits payable in the event of my death;
4. represent to the best of my knowledge and belief that the above Statement of Health is true and complete, and that each item answered yes is fully disclosed.

I understand that for continued eligibility I must remain an active employee working at least the minimum hours as outlined in the contract.

AUTHORIZATION: I (the undersigned) authorize any physician, medical professional, medical facility, pharmacy benefit manager, insurer, reinsurer, consumer reporting agency or the Medical Information Bureau (MIB) to release information from the records of:

1. Applicant/Patient Name: _____
(Last) (First) (Middle)
Date of Birth: _____ Social Security Number: _____

This Authorization covers any periods of medical treatment during the last seven years.

2. Information to be released: My complete medical records including:
 - information about the diagnosis, treatment or prognosis of my medical condition (including referral documents from other facilities); and
 - prescription drug records and related information maintained by physicians, pharmacy benefit managers, and other sources.
3. Information is to be released to: EMSI (Examination Management Services Incorporated), Lincoln Life & Annuity Company of New York or its reinsurers.
4. I understand that the purpose of disclosing this information is to evaluate my application for insurance. The Company will use the information obtained with this Authorization to determine eligibility for insurance; and will only release such information:
 - to reinsurance companies, the MIB or providers of a business or legal service concerned with my application; and
 - as otherwise may be required by law or may be further authorized by me.

I further understand that refusal to sign this Authorization may result in denial of eligibility for this insurance coverage.

5. I understand the information used or disclosed pursuant to this Authorization may be subject to re-disclosure by the recipient and may no longer be protected by federal law, however, the Company contractually requires the recipient to protect the information.
6. I understand that I may revoke this Authorization in writing at any time, except to the extent: 1) the Company has taken action in reliance on this Authorization; or 2) the Company is using this Authorization in connection with a contestable claim under my coverage with the Company. If written revocation is not received, this Authorization will be considered valid for a period of time not to exceed 24 months from the date of signing. To initiate revocation of this Authorization, direct all correspondence to the Company at the above address.
7. A photocopy of this Authorization is to be considered as valid as the original.
8. I acknowledge that I have received the attached Notice of Information Practices.
9. I understand that I am entitled to receive a copy of this Authorization.

Signature of Applicant: _____ Date: _____

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|--|
| Group Insurance Service Office Use: <input type="checkbox"/> Self Bill <input type="checkbox"/> List Bill |
| Approved _____ Declined _____ |
| EFFECTIVE DATE: _____ |

NOTICE OF INSURANCE INFORMATION PRACTICES

COLLECTION OF INFORMATION

This NOTICE is provided in compliance with your state's Insurance Information and Privacy Protection Act.

In order to provide insurance coverage on a fair and equitable basis, Lincoln Life & Annuity Company of New York (we) must collect information about you and others for whom coverage may be provided. This information may include age, occupation, physical condition, health history, prescription drug records, general reputation, mode of living and other personal characteristics.

You will provide much of the information. We may collect or verify information by personal interviews and by otherwise contacting Medical professionals and institutions, pharmacy benefit managers, employers, business associates, friends, neighbors and other insurance companies. We may ask insurance support organizations to collect information and submit an investigative consumer report upon receipt of written authorization from you. That organization may disclose the contents of the report to others for which it performs such services. Upon written request, you will be informed whether or not an investigative consumer report was requested, and if such report was requested, the name and address of the consumer reporting agency to whom the request was made. You may inspect and request a copy of the report or a personal interview in connection with it by contacting such agency.

DISCLOSURE OF INFORMATION

The law allows disclosure of certain information without your authorization in response to a valid administration or judicial order, as permitted or required by law, or to:

1. Persons or organizations performing professional, business or insurance functions for us;
2. Our agents, insurance support organizations or consumer reporting agencies;
3. Medical professionals and medical-care institutions;
4. Persons or organizations conducting bonafide actuarial or scientific research studies, audits or evaluations;
5. Insurance regulatory, law enforcement or other governmental authorities;
6. Persons or organizations involved in any sale, transfer, merger or consolidation of our business; and
7. Group Policyholders, certificate holders, professional peer review organizations, or persons having legal or beneficial interest in a policy of insurance.

We do NOT disclose to our affiliates any information we receive about you from a consumer reporting agency. We do NOT disclose your nonpublic personal information to third parties except as necessary to provide you our products and services.

MEDICAL INFORMATION BUREAU

Information regarding your insurability will be treated as confidential. We, or our reinsurers, may make a brief report to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact the MIB at 866 692-6901 (TTY 866 346-3642 for hearing impaired). If you question the accuracy of the information in the MIB's file, you may contact the MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the MIB's information office is, Medical Information Bureau, 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734.

We, or our reinsurers, may also release information in our file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

PERSONAL DISCLOSURE

Also, you have a right to access personal information about you in our files. You may request that we correct, amend or delete information you believe is inaccurate or irrelevant. A description of the appropriate procedures will be sent to you upon written request.

TELEPHONE PERSONAL HISTORY REVIEW

After your application has been received in the Group Insurance Service Office, you may receive a telephone call from a specially trained Group Insurance Service Office Interviewer who will ask you some questions to obtain verification or additional information.

If you have questions about the terms discussed in the NOTICE, please write to:
Lincoln Life & Annuity Company of New York
Group Insurance Service Office
P. O. Box 2616
Omaha, Nebraska 68103-2616

DETACH THIS COPY AND KEEP FOR YOUR RECORDS