

State Of California
**Notice and Consent for Blood and/or Other
Bodily Fluid Testing Which May Include HIV Antibody/Antigen Testing**



FARMERS
LIFE INSURANCE

To determine your insurability, the insurer named above, Farmers New World Life Insurance Company, may request that you provide a sample of your blood or other bodily fluid for testing and analysis. All tests will be performed by a licensed laboratory selected by the insurer at no cost to you. The consent you give by signing this form authorizes the insurer to obtain a sample of your blood, oral fluid or other bodily fluid and order laboratory tests only in regard to your present application for insurance.

Unless precluded by law, tests may be performed to determine the presence of antibodies or antigens to the Human Immunodeficiency Virus (HIV), also known as the AIDS virus. The HIV antibody test that is performed is actually a series of tests done by a medically accepted procedure. The HIV antigen test directly identifies AIDS viral particles. These tests are extremely reliable. Occasionally, however, false results may occur. A false positive is very rare, and is most common in persons who have not engaged in high risk behavior. False negative results occur most commonly in recently infected persons; it takes 4-12 weeks for a positive result to develop after a person is infected. Other tests which may be performed include, but are not limited to, determinations of blood cholesterol and related lipids (fats) and screening for liver or kidney disorders, diabetes, and immune disorders, and the presence of nicotine, certain prescription medications and drugs of abuse.

No adverse underwriting decision will be made on the basis of reactive HIV-related tests unless based on an approved testing protocol including, but not limited to, two reactive enzyme-linked immunosorbent assays (ELISA) tests, followed by confirmatory Western Blot Testing.

All test results will be treated confidentially. They will be reported by the laboratory to the insurer. When necessary for business reasons in connection with insurance you have or have applied for with the insurer, the insurer may disclose test results to others involved solely in the underwriting process such as its affiliates, reinsurers, employees, or contractors. If a sample of your bodily fluid is tested to determine the presence of HIV, the insurer may at a later time request a specimen of your blood for further HIV testing. All abnormal test results for HIV antibodies/antigens will be reported to MIB, Inc., by a generic code which signifies only a non-specific test abnormality. If the HIV test is normal, no report will be made about it to the MIB, Inc. Other non HIV-related test results may be reported to the MIB, Inc., in a more specific manner. The organizations described in this paragraph may maintain the test results in a file or data bank. There will be no other disclosure of test results or even that the tests have been done except as may be required or permitted by law or as authorized by you, including but not limited to the release of information to the Department of Health Services as may be provided by law. The testing laboratory and/or insurer may also be required to report positive tests for other communicable diseases, such as Hepatitis B and C, to the Department of Health Services. The Department of Health Services may contact you about your results, if positive.

If your HIV test results are normal, no routine notification will be sent to you. If the HIV test results are other than normal, the insurer will contact you. The insurer may also contact you if there are other abnormal test results which, in the insurer's opinion, are significant. The insurer will ask you for the name of a physician or other health care provider to whom you may authorize disclosure and with whom you may wish to discuss the results. Reactive (positive) HIV antibody/antigen test results do not mean that you have AIDS, but that you are at significantly increased risk of developing AIDS or AIDS-related conditions. Federal authorities say that persons who are HIV antibody/antigen positive should be considered infected with the AIDS virus and capable of infecting others. Reactive (positive) HIV antibody or antigen test results or other significant blood or other bodily fluid abnormalities will adversely affect your application for insurance. This means that your application may be declined, that an increased premium may be charged, or that other policy changes may be necessary.

I have read and I understand this **Notice and Consent for Blood and/or Other Bodily Fluid Testing Which May Include HIV Antibody/Antigen Testing**. I voluntarily submit a bodily fluid specimen and/or consent to the withdrawal of blood from me by needle, the testing of that blood or bodily fluid, and the disclosure of the test results as described above. I understand that I have the right to request and receive a copy of this authorization. A photocopy of this form will be as valid as the original.

Proposed Insured

Date of Birth

I authorize the release of my test results, which may include positive or abnormal HIV, Hepatitis B and/or Hepatitis C results, to my physician, Health Care Provider or Health Care Agency:

Name and Address of Physician, Health Care Provider or Agency

Signature of Proposed Insured or Parent/Guardian

Date

State of Residence

Farmers New World Life Insurance Company

3003 77th Avenue S.E., Mercer Island, WA 98040-2890 / (206) 232-8400

Columbus Life Office: PO Box 182325, Columbus, OH 43218-2325 / (614) 764-9975

Variable Policy Service Office: PO Box 724208, Atlanta, GA 31139 / 1-877-376-8008

Original to FNWL/Copy to Proposed Insured

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HIV Information Form for Insurance Applicant

About AIDS

Acquired Immunodeficiency Syndrome (AIDS) is a life threatening disorder of the immune system, caused by a virus, HIV. The virus is transmitted by sexual contact with an infected person, from an infected mother to her newborn infant, or by exposure to infected blood, (as in needle sharing during IV drug use).

AIDS does not typically develop until a person has been infected with HIV virus for several years. A person may remain free of symptoms for years after becoming infected. Symptoms of infection may include fever, weight loss for no apparent reason, swollen lymph glands, fatigue, diarrhea, or white spots or blemishes in the mouth.

HIV Testing and Results

There are tests that determine the presence of antibodies or antigens to HIV. These tests do not test for AIDS; AIDS can only be diagnosed by medical evaluation.

A positive test result means that person is infected with HIV.

A person with positive test should:

- ◆ Have a regular medical check-up and get counseling.
- ◆ Not donate blood, sperm or organs.
- ◆ Not share needles with others.
- ◆ Avoid exchanging body fluids during sexual activity.
- ◆ Not share toothbrushes, razors or anything that could be contaminated with blood.

A negative test result is not a guarantee that person is not infected. It takes several weeks for a positive test result to develop after a person is infected. Persons with a negative test result should begin, or continue, to practice safe sex, (including condom use for sexual contact with someone other than a long-term monogamous partner) and not engage in high risk behavior, such as sharing needles.

Information and Counseling Resources

Further information about HIV testing and AIDS can be obtained by calling any one of the following AIDS hotlines:

In Southern California 1-800-922-2437
In Northern California 1-800-367-2437
National AIDS Hotline 1-800-342-AIDS

AIDS counseling is available at these and other locations:

San Francisco AIDS Foundation

25 Van Ness Avenue, Suite 660
San Francisco, CA 94102
(415) 864-5855

Central Valley AIDS Team

P.O. Box 4640
Fresno, CA 93744
(209) 264-2436

AIDS Services Foundation of Orange County

1685-A Babcock Street
Costa Mesa, CA 92627
(714) 646-0411

AIDS Project-East Bay

400 40th Street Suite 20
Oakland, CA 94609
(415) 420-8181

Sacramento AIDS Foundation

1900 K Street, Suite 201
Sacramento, CA 95814
(916) 448-2437

AIDS Project Los Angeles

3670 Wilshire Blvd., Suite 300
Los Angeles, CA 90010
(213) 380-2000

San Diego AIDS Project

3777 Fourth Avenue
San Diego, CA 92103
(619) 543-0300

ARIS Project

595 Millich Drive, Suite 104
Campbell, CA 95008
(408) 370-3272

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Signature of Proposed Insured or Parent/Guardian

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