

Authorization for Release of Health-Related Information

AIG American General; Anthem; AXA Equitable Life; Beneficial Life; Constitution Life;
EquiTrust Life; Fidelity Life; Forethought Life; Guarantee Trust Life; Integrity Life; Jefferson-Pilot Life; Lafayette Life;
Lincoln Financial; MONY; Motorists Life; OM Financial Life; Physicians Life; Presidential Life; Prudential Financial;
ING Reliastar Life; ING USA Life & Annuity; State Life; Union Central Life; US Financial Life.

Name of proposed insured/patient (please print)

____/____/____
Date of Birth

I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy, medical facility, or other health care provider that has provided payment, treatment or services to me or on my behalf ("My Providers") to disclose my entire medical record and any other protected health information concerning me to the above listed insurance carriers, and to Oxbow Marketing Company and Robert D. Daugherty ("Oxbow"), collectively referred to as "The Companies" and their agents, employees, and representatives. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs and tobacco, but excludes psychotherapy notes.

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose my entire medical record without restriction.

This protected health information is to be disclosed under this Authorization so that The Companies may: 1) underwrite my application for coverage; 2) make eligibility, risk rating, policy issuance and enrollment determinations; 3) obtain reinsurance; 4) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 5) administer coverage; and 6) conduct other legally permissible activities that relate to any coverage I have or have applied for.

This authorization shall remain in force for 36 months following the date of my signature below, and a copy of this authorization is as valid as the original. I understand that I have the right to revoke this authorization in writing, at any time, by sending a written request for revocation to Oxbow Marketing Company, 3053 Nationwide Parkway, Brunswick, OH 44212. I understand that a revocation is not effective to the extent that any of My Providers has relied on this Authorization or to the extent that an insurance carrier has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information that is disclosed pursuant to this authorization may be redisclosed and no longer covered by federal rules governing privacy and confidentiality of health information.

I understand that My Providers may not refuse to provide treatment or payment for health care services if I refuse to sign this authorization. I further understand that if I refuse to sign this authorization to release my complete medical record, The Companies may be not able to process my application, or if coverage has been issued, may not be able to make any benefit payments. I acknowledge that I have received a copy of this authorization.

Signature of Proposed Insured/Patient or Personal Representative

Date

Description of Personal Representative's Authority or Relationship to Patient