



225 South East Street · P.O. Box 7192 · Indianapolis, IN 46207-7192



General Agent Contracting Kit

Instructions:

✓ **Complete the Application For Appointment:**

- Include Social Security number.
- Submit a copy of a pre-printed void check or pre-printed void savings card with contracting forms.
- Complete Anti-Money Laundering (AML) Training section. Federal law requires AML Training for **all** insurance agents. Please include a copy of a certificate of completion for an AML training course completed within the past two years with your contracting forms. Contracting forms without AML information will not be processed.
- Complete the Business Practices section:
 - “You” means yourself and any business in which you are, or were, an owner, partner, manager, director, or officer.
- Sign and date the Application For Appointment:
 - Recruiter’s signature is required.
- Read, sign and date the Authorization for Release of Information.

✓ **Read, sign and date the General Agent’s Contract.**

✓ **Submit the completed, signed Application For Appointment (two pages) and the General Agent’s Contract (two pages), along with copies of:**

- Your resident insurance license (if corp, include corp license and W-9).
- A copy of a pre-printed void check or pre-printed void savings card (required for EFT and annualized commissions).
- Proof of completion of an AML Training course.

Submit completed contracting forms to Immediate Upline.

Do not submit paperwork directly to the Home Office.

General Agent Transfer Guidelines:

For any agent who has been/or is actively contracted with United Home Life/United Farm Family Life:

Appointed Less Than 6 Months: Needs a release from existing MGA regardless of production. After 6 months from date of transfer, new MGA may request a contract level increase.

Appointed For 6 Months Or Longer: Needs a release from existing MGA if the agent has received any 1st-year commissions, including overrides, in the past 6 months. Otherwise no release is needed. After 6 months from date of transfer, new MGA may request a contract level increase, unless transferring from a Sub-Agent contract.

Transferring Agent Has Downline: Needs a release from existing MGA if the agent has received any 1st-year commissions, including overrides in the past 6 months. Otherwise no release required. Entire downline will move with transferring agent. New upline assumes responsibility of all downline agents. After 6 months from date of transfer, new MGA may request a contract level increase.

Past Production/Conduct: If prior contract was cancelled for poor persistency, underwriting concerns, paid to submit ratio, debit balance, etc., new contract may be immediately denied due to history with the Company.

Debit Balance: Any debit balance must be **paid in full** before transfer is processed.

Company Anti-Money Laundering (AML) Program:

United Home Life Insurance Company and United Farm Family Life Insurance Company (collectively, the "Companies") are committed to the detection and reporting of suspicious activities that may involve money laundering. The AML Program is intended to prevent the Companies from being used to facilitate money laundering, or funding terrorists or criminal activities. All contracted independent insurance agents are expected to meet their obligations under the AML Program.

As an agent, you have an important role in the AML Program. You work directly with the clients and are the first line of defense for the Companies against money laundering and terrorist financing activities. Agents are required to:

- Make reasonable efforts to determine the true identity of each client
- Recognize "red flags" or signs of suspicious activity that suggest money laundering or terrorist funding
- Report "red flags" to the Companies
- Complete AML Training and refresher course requirements

Agents who violate the requirements of the AML Program may be subject to disciplinary action which may include agent contract termination with the Companies. In addition, violators may be subject to criminal penalties.



General Agent's Application For Appointment

Full Legal Name:

_____ Last _____ First _____ Middle

Social Security Number:

Place Of Birth:

REQUIRED

Gender: M F

Date of Birth:

(mm/dd/yyyy)

(City, State)

Appointment Information:

Type: Individual
 Corporation

Resident Insurance License Number: _____

Name: _____

Tax ID: _____ - _____

Contact Information:

Business Address Will Be Used For All USPS Correspondence

Business Address:

Street

City

State

Zip

Business Phone:

Fax:

Email:

@

*Home Address:

Street

City

State

Zip

Home Phone:

Cell Phone:

*If at this address for less than 6 months, provide proof of address (e.g., the address portion of a utility bill).

Personal Data:

Spouse:

(If Applicable)

Agent's Maiden Name:

(If Applicable)

Commission Level/Hierarchy:

Completed by Immediate Upline

Agent 4-Digit Contract Level: _____

As Earned:

OR Annualized: _____ %

Commissions may be annualized on policies sold on PAC payment mode. The annualization percentage is subject to Home Office approval. Policies written on controlled business (including but not limited to the life of the agent or that of a family member) do **not** qualify for annualization. EFT is REQUIRED. All commissions payable are subject to a per-policy cap.

Immediate Upline Name

Immediate Upline Signature

Immediate Upline Agent Code

Bank Information for EFT Commissions:

Financial Institution: _____

Routing/Transit Number: _____

Account Number: _____

Name On The Account: _____

Checking:

Savings:

Include a copy of a pre-printed void check or a pre-printed void savings card.

Anti-Money Laundering Training:

Yes, I certify that I have completed AML Training:

Vendor: _____

Include a copy of an AML course certificate of completion with contracting forms. If vendor is LIMRA, simply include the date of completion for the last AML course in mm-dd-yyyy format.

Date Completed: _____

mm/dd/yyyy

Insurance Background:

Have you previously represented United Home Life or United Farm Family Life? _____ Yes _____ No

Number of years in insurance? _____ Other carriers you represent? _____

Business Practices:

"You" means yourself and any business in which you are, or were, an owner, partner, manager, director or officer. Yes No

| | | |
|---|--|--|
| 1. Have you ever had an insurance license or appointment, or securities registration, or an application for such denied, suspended, cancelled or revoked? | | |
| 2. Have you ever been arrested, convicted of, pled guilty, nolo contendere or no contest to, or received a deferred or suspended judgment or sentence for any felony or misdemeanor other than a minor traffic violation? | | |
| 3. Has a complaint against you involving insurance or securities ever been filed with any legal authority, insurance regulator, the NASD or SEC? | | |
| 4. Has any bonding company or errors & omissions liability insurance company ever denied your application for coverage, rescinded or terminated your coverage or paid a claim on your behalf? | | |
| 5. Are you now or have you ever been involved in any lawsuit, arbitration or mediation of a dispute or bankruptcy? Please provide documentation of current status. | | |
| 6. Is there now any unsatisfied judgment against you or any lien (including any tax lien) against you or any of your property? | | |

If the answer is 'yes' to any of the above questions, please include a letter of explanation & all applicable court documentation.

The Violent Crime Control And Law Enforcement Act Of 1994

The Violent Crime Control and Law Enforcement Act of 1994 (the "1994 Crime Act") makes it a federal crime to (1) knowingly make false material statements in financial reports submitted to insurance regulators; (2) embezzle or misappropriate monies or funds of an insurance company; (3) make material false entries in the records of an insurance company in an effort to deceive officials of the company or regulators regarding the financial condition of the company; or (4) obstruct an investigation by an insurance regulator. THE 1994 CRIME ACT ALSO MAKES IT A FEDERAL CRIME FOR INDIVIDUALS WHO HAVE BEEN CONVICTED OF A FELONY INVOLVING DISHONESTY, BREACH OF TRUST, OR ANY OF THE OFFENSES LISTED ABOVE TO WILLFULLY PARTICIPATE IN THE BUSINESS OF INSURANCE. WILLFULLY PARTICIPATING IN THE BUSINESS OF INSURANCE INCLUDES ACTING AS AN INSURANCE AGENT. Penalties for violating the 1994 Crime Act include civil fines up to \$50,000 and imprisonment for up to 15 years.

Will you be in violation of the 1994 Crime Act if you act as an insurance agent? Yes No

Authorization For Release Of Information

I hereby authorize the Company to obtain consumer reports or investigative consumer reports about me. I further authorize any employer, insurance company, general or managing agent, school, financial institution, consumer reporting agency, criminal justice agency, regulatory authority or individual having any information about me – including without limitation information regarding my past and present employment, academic record, record of arrest, conviction and regulatory sanctions, credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics and mode of living – to release such information to the Company or any consumer reporting agency that is preparing a consumer report or investigative consumer report about me for the Company. I understand that gathered information may be shared with my upline(s) for the limited purpose of rendering decisions affecting my appointment with the Company. Pursuant to the laws and regulations of the states of California, Minnesota and Oklahoma, I am hereby notified that a consumer reports will be obtained through any or all of the agencies listed below and I have the right and opportunity to present evidence regarding the accuracy and relevance of the background check in connection with this application.

Vector One Operations, LLC
PO Box 12368
Scottsdale AZ 85267-2368

LexisNexis Risk Data Management, Inc.
PO Box 7247-6157
Philadelphia PA 19170-6157

General Information Services, Inc.
PO Box 353
Chapin SC 29036-0353

The Vector Insurance Network will be checked for any reported outstanding debt with other insurance companies or agencies. If a consumer credit report/investigative consumer report is obtained, I understand I am entitled to receive a copy and I have the right and opportunity to present evidence regarding the accuracy and relevance of the background check. I also authorize the Company to continually obtain credit reports and consumer investigation reports in the future without prior approval by me and without notice by the Company for as long as I may be appointed with the Company.

Certification:

I hereby certify that all of the information herein is accurate and complete. I acknowledge and agree that my appointment will, in part, be based on this Application for Appointment and background information, and any falsification, misrepresentation or omission of information may result in the withholding or withdrawal of any offer of appointment or the revocation of appointment by the Company whenever discovered. I acknowledge receipt of the Fair Credit Reporting Act Disclosure.

Name (Please Print)

Signature

_____/_____/_____
Date (mm/dd/yyyy)



General Agent's Contract

General Agent: _____ Contract Date: _____

This Contract is made between United Home Life Insurance Company and United Farm Family Life Insurance Company (collectively the Company) as applicable and its predecessors, successors and/or assigns ("we" and "us") and the person, firm or corporation named above ("you").

1. Relationship

You are an independent contractor. Nothing contained in this Contract may be construed to create an employer-employee relationship between you and us. You have no authority, express or implied, to act in any manner or by any means for or on behalf of us in any capacity other than that of an independent contractor, and you have no authority to act in any manner except herein expressly set forth.

2. Authority To Solicit

We hereby appoint you to act as our Independent General Agent, subject to the terms and conditions below, to procure applications for insurance products that are approved for sale by the respective state authority and for which you have been properly licensed; to collect the first premium on each insurance or annuity policy applied for in accordance with our procedures, and immediately send same over to us; to deliver insurance and annuity policies as directed by us if the proposed insured is in good health, acceptable and insurable, and the first premium has been paid. You shall at all times during the life of this contract be licensed by the appropriate state authority for the writing of life insurance products offered by the Company. Failure to maintain such life insurance licensing shall terminate this contract immediately. You agree to comply with all applicable governmental statutes, regulations, rules, regulatory opinions, decisions and other laws in conducting insurance business, and with our rules, policies, guidelines, operating procedures, etc., that we publish from time to time. All applications for insurance contracts must be acceptable to us in our sole discretion, and our right of acceptance or rejection is absolute and unrestricted. You may not apply as an owner of any insurance policy on the life of a prospective customer, nor list yourself as beneficiary of any such policy unless you have a legitimate insurable interest in the life of the proposed insured as determined by appropriate law and by us. You may not make any representations, promises or warrants regarding product benefits or values, or any contract values not specifically stated in the insurance contract. You do not have the authority to alter, modify, waive or change any of the terms, rates, or conditions of our policies or contracts; to collect or receipt for premiums or renewals other than the first premium; to submit other than the full premium to us; to execute any contract in our name; to endorse checks made payable to us; to advertise or publish any matter or thing concerning us or our policies without advance permission from us; or to perform any act other than that expressly authorized in this Contract. You agree to notify us upon receipt of any customer complaint you or your agents receive concerning you or any of your agents, or us or any of our products, in accordance with any complaint handling policy, procedure or guideline as we may publish from time to time. You also agree to give your full and complete cooperation in responding to any customer complaint or inquiry and will promptly respond, in writing, if and when we so request.

3. Authority To Appoint Agents

You have the authority to recruit and recommend to us individuals to be appointed as our agents, subject to our approval. You may designate agents on whose production you are to receive compensation from us, in a form that is acceptable to us. You are responsible for the activities of any such agents on whose production you are entitled to receive and/or have received compensation from us (referred to as "your agents"). You are responsible for providing adequate and proper supervision and training to your agents, and for encouraging your agents' compliance with the terms and conditions of their appointment agreements and contracts with us and with all applicable governmental statutes, regulations, rules, regulatory opinions, decisions and other laws in conducting insurance business, and with our rules, policies, guidelines, operating procedures, etc., that we publish from time to time.

4. Commissions

Compensation will be paid in accordance with the appropriate commission schedule as modified by us from time to time, for production by you or your agents. We reserve the right to revise the commission schedule at any time, and from time to time at our sole discretion. You must obtain commission statements, schedule, and production information from our agent extranet website.

To the extent you are required by state law or federal law to disclose to a customer your compensation earned, you will abide by any and all such requirements in a timely manner. You must not engage in any type of compensation rebating.

No compensation or other fees will be paid on premiums waived under the provisions of any policy procured by you or any of your agents. Commissions will not be paid on premiums paid subsequent to the lapse of a policy unless that policy is reinstated solely through your efforts or the efforts of your agents. We have sole discretion as to the amount of any commissions to be paid on premiums we receive on sub-standard cases; for policies which must be reinsured; on first-year premiums for a policy applied for within one year, either before or after a policy on the same insured lapses or is reduced; on first-year premiums for a new policy issued by reason of the conversion or change of a policy; and on premiums for policies not included herein or which may be hereafter issued by us. Commissions on additional benefits such as premium waiver, accidental death, and payor benefits will be at the same percent as specified for the base policy to which the additional benefit is attached, except that our sole discretion governs commissions on the first-year premium for benefits added to an existing policy.

All commissions payable to you will be reduced by commissions we pay directly to your agents under your supervision and approved by us, or to their executors, administrators, surviving spouses or estates.

Upon termination for cause, no further compensation will be payable hereunder. Except as otherwise provided, first year and renewal commissions will be fully vested as premiums are applied. Upon termination with or without cause, no further service fee commissions or performance bonus payments, if any, will be payable.

5. Unissued Applications/Unpaid Policies

If a policy, based on an application received from you, is issued on a standard basis according to the terms of the application received, and if the policy is, for any reason, not accepted by the applicant and the first premium is not paid by the applicant, you agree to reimburse us for any medical or inspection, or other expense connected with the processing of the application.

6. Privacy of Customer Information

You and your employees will keep all customer information strictly confidential, complying with all federal requirements regarding disclosure of confidential client information, including but not limited to the provisions of HIPAA. You will maintain adequate privacy systems and safeguards to protect the confidentiality of such customer information, consistent with current law.

7. Vested Commissions

In the event this Contract is terminated by either party for other than termination for cause, you will continue to receive the commissions payable from premiums on policies, where applicable, through the tenth (10th) policy year. Commissions after the tenth (10th) policy year are non-vested service fees and we have sole discretion in determining whether adequate servicing is being performed by you, and we have the right to reassign policyholders for the purpose of servicing.

In the event this contract is terminated by the death of the General Agent, the surviving spouse, or if no surviving spouse, the executor or administrator shall continue to receive the vested commissions payable herein.

8. Forfeiture

Should you at any time endeavor to induce agents to discontinue their contracts with us, our policyholders to surrender or replace their policies, withhold any property belonging to us after demand for its relinquishment has been made by us, willfully misappropriate funds belonging to us, commit any other fraud against us or our policyholders, or have your license to act as an insurance agent or broker revoked for cause after an opportunity for a hearing by the Insurance Department of any state, then you will forfeit any and all commission interest acquired under this or any other contract with us.

9. Indebtedness And Liability For Agent Accounts

You are responsible for expenses and debts to us that you and your agents incur. Any sum that may be advanced to you or your agents by reason of the provisions in this Contract, or otherwise, will be and becomes your debt to us, due and payable immediately on demand. We may offset against any amounts payable to you any debt or debts now due or that may become due at any time and such debt or debts will be a first lien thereon. No extension of time for payment of any such indebtedness or modification of the amount of same which may be granted by us shall waive our rights.

You are jointly and severally liable with each of your agents to us for all monies advanced by us to your agents at your request and all liabilities existing under your agents' contracts, and our books and records are exclusive evidence of such accounts and liabilities. In order to secure the payment of all such monies and liabilities which may become due hereafter, you hereby assign to us as collateral all amounts due and to become due you as overwrites on business from each of your agents together with all notes of your agents which now exist or may hereafter exist and be payable to you.

10. Refunds

Should we, for any reason, refund any premium on any policy, you will repay, on demand, any commission received on that premium.

11. Assignment

No assignment of any commissions, any other amounts, or any portion thereof, due or that becomes due to you will be valid unless authorized in advance in writing by an officer of the Company, and any authorized assignment is subject to any and all of your indebtedness to us then or thereafter existing.

12. Amendment

This Contract cannot be changed by any verbal promise or statement by whosoever made, and no written modification or change will bind us unless it is signed by an officer of the Company authorized to do so, and expresses an intention to modify or change this Contract. Subsequent amendments to this Contract may be made by us through preparing and transmitting to you such an amendment.

13. Advertising

You are responsible for knowing all laws, regulations and standards relating to the marketing and sale of insurance contracts in all states in which you are licensed to conduct business. Any sales promotion, sales material or other advertising material you use in connection with the solicitation and/or sale of our product must be submitted to us for our prior written approval of each specific item, pursuant to our published Advertising Guidelines.

14. Legal Proceedings

You shall not take legal proceedings in connection with any matter pertaining to our business without the written consent of an officer of the Company.

15. Sole Agreement

This Contract is the entire agreement and contract between the parties and supersedes any and all previous agreements or contracts between the parties hereto which pertain to the solicitation of applications for any insurance or annuity policy mentioned herein and the payment of commissions or premiums therefore; provided, however, your right to commissions from premiums on policies issued by us under a previous contract with you is not hereby impaired.

16. Termination

If, having carried forward in your commission account with us any indebtedness owed by you as determined in Section 7 of this Contract, following a period of eight (8) consecutive weeks of no first-year commissions paid, or to be paid as due, by us to you or to any agents for which you are eligible to receive commissions from us, we have the right to terminate this Contract for cause.

This Contract will terminate upon your death, or either party may terminate the same by written notice to the other party, either delivered via email, or mailed to the last known address of the party to be notified.

United Home Life Insurance Company
United Farm Family Life Insurance Company
PO Box 7192
Indianapolis IN 46207-7192

Dated: _____ / _____ / _____
(mm) (dd) (yyyy)

Name of General Agent (Please Print)

Signature of General Agent

Approved By: _____

United Home Life/United Farm Family Life



225 South East Street • P.O. Box 7192 • Indianapolis, IN 46207-7192



Fair Credit Reporting Act Disclosure

This notice is being provided to you by United Home Life/United Farm Family Life (collectively, the "Companies") pursuant to the Fair Credit Reporting Act (FCRA).

In connection with determining your eligibility to contract with the Companies and/or your eligibility to be appointed as an agent of the Companies, and to maintain such contract and appointment(s), the Companies will, from time to time, conduct background checks which may include the ordering of investigative consumer reports from a consumer reporting agency, criminal justice agency, and/or regulatory authority. A consumer report may contain information regarding your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living. This information will be used by the Companies to make decisions about your contract with the Companies and your appointment(s) as an agent of the Companies.

A copy of A Summary Of Your Rights Under The Fair Credit Reporting Act is available and will be provided to you in any written notification of any adverse action taken by the Companies based on information obtained through this information.

Upon written request, a complete and accurate disclosure of the nature and scope of these reports, if any, will be provided to you via US mail.

Please retain this for your records. Do not submit to the Home Office.



Authorization Agreement For Direct Deposit Of Commissions

Agent Code: _____ Agent Name: _____

PLEASE PRINT

For a CHECKING account: A photocopy of a pre-printed voided or cancelled check, or a letter from the bank identifying the routing number, account number and name on the account **MUST** accompany this form.

For a SAVINGS account: A photocopy of a pre-printed savings account bank statement or a letter from the bank identifying the routing number, account number and name on the account **MUST** accompany this form.

Authorization:

I hereby authorize United Home Life and United Farm Family Life Insurance Companies, hereafter collectively called the Company, to initiate credit entries or complete necessary adjusting entries to my checking or savings account, as indicated. This authority is to remain in full force and effect until the Company has received written notification from me of its termination.

Agent Signature

Date (mm/dd/yyyy)

Account Information: * Denotes Required Information

*Financial Institution: _____

*City: _____ *State: _____ *Zip: _____

*Checking: Savings:

*Routing Number: _____ *Social Security #: _____ -- _____ --
9 Digits

*Account Number: _____

*Name On Account: _____

PLEASE PRINT

PLACE PRE-PRINTED VOIDED CHECK HERE



Commission Annualization Agreement:

Agent Code: _____ Agent Name: _____

PLEASE PRINT

The Company, at its discretion, may annualize and advance commissions earned on life insurance products sold in accordance with the terms below.

Commissions will be advanced only for policies sold on Monthly Pre-Authorized Check (PAC) premium payment mode, and only for agents, hereafter known as General Agents, whose commissions are paid via Electronic Funds Transfer (EFT). The annualization percentage is determined by the General Agent's immediate upline, and is subject to Company approval. The maximum amount of commissions annualized is \$1,500 per policy.

In the event that a policy on which annualized commissions were paid is a not-taken or terminated before the advanced pay-out is recaptured, the Company will immediately charge back the unearned portion of the annualized commissions against future commissions earned.

For any given policy on which annualized commissions were paid and where the policy has persisted beyond the advanced pay-out period, earned commissions from that policy henceforward will be credited to any outstanding debit balance the General Agent has. If no debit balance exists, all of the earned commissions will be paid out at the end of the current month.

Policies written on controlled business, including but not limited to those on the General Agent's life or the life of his/her family member, do not qualify for annualization.

It is further agreed that, should legal action be required to enforce recovery of unearned commissions, the General Agent agrees to pay reasonable attorneys' fees, court costs, and any other costs incurred by the Company. All amounts due shall be payable to the Company at its office in Indianapolis, IN. The Company reserves the right to cancel and/or to modify this agreement at any time.

General Agent Information:

General Agent Name (Please Print)

General Agent's Code Number

General Agent Signature

Date (mm/dd/yyyy)

Immediate Upline Authorization:

Annualization Level: _____ 25% _____ 50% _____ 58% _____ 75%
(Check ONE)

Immediate Upline Name (Please Print)

Immediate Upline Agent Code

Immediate Upline Signature

Date (mm/dd/yyyy)

THE FINAL EXPENSE AGENCY
DISCLOSURE, AUTHORIZATION AND AGREEMENT

General Agent Name _____ (Print or Type)

AGREEMENT TO REIMBURSE FOR INDEBTEDNESS OR DEBIT BALANCES: If a General Agent should become indebted to the Insurance Companies represented by The Final Expense Agency (FEA), such indebtedness may arise as a result of commission advances, loans, chargebacks or other miscellaneous charges to his/her account. The General Agent agrees to repay such indebtedness to the insurance company(ies) upon demand. If the General Agent fails to pay the full amount of the indebtedness, and the indebtedness is transferred to FEA, then the General Agent agrees to pay FEA for all costs of collection incurred by FEA including, but not limited to, attorney fees, court costs, and agency fees.

INDEMNIFICATION AGREEMENT: The General Agent will reimburse or indemnify FEA for any loss, expense, cost, and judgment, including, but not limited to, attorney fees and agency fees, resulting from actions or omissions of the General Agent or subagents of the General Agent. Should any claims or lawsuits be made by any third party against FEA, because of alleged wrongdoings by the General Agent or subagents of the General Agent, the General Agent will hold harmless from and indemnify them from any claim, loss, expense or liability that FEA may incur defending the action from any settlement of or judgment resulting from such actions.

Agent agrees to indemnify and hold FEA harmless from any and all claims, losses, damages, judgments, expenses, and cost (including any attorney's fees and expenses) arising out of the use of the services of leads in any type, form, or format, compliance issues, the TCPA act, etc. Any and all types of leads purchased by the agent or given to the agent is the sole responsibility of the Agent.

GENERAL AUTHORIZATION AND RELEASE: You hereby authorize The Final Expense Agency (FEA) and Final Expense Brokerage to contact any past employer, business associate, business partner, military service, court, law enforcement agency, insurance company, financial institution, or any other person or entity to obtain information about Your background, employment, schooling, business activities and experience, character, criminal record, or financial status. You hereby authorize any of the above persons, institutions, or entities to provide the above information to Us and waive and release any claims You may have related to the providing of such information. You also authorize them to rely on a photocopy or facsimile copy of this authorization. You also acknowledge that We may participate in programs which provide background and financial information on insurance agents or producers, including debit balances. You authorize Us to obtain information from these programs and to share any information obtained from other sources with the programs. You also waive and release any claims You may have related to the sharing of such information by Us or the programs in which We participate. This authorization is continuing and remains in effect until a written revocation is delivered by You to an officer of Us.

FAIR CREDIT REPORTING ACT CONSUMER DISCLOSURE & AUTHORIZATION TO OBTAIN CONSUMER REPORTS: Fair Credit Reporting Act (FCRA) You are hereby informed that as part of Our decision to accept this Agreement We may obtain and use a "consumer report" from a "consumer reporting agency". Such a "consumer report" may include information as to your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, mode of living, criminal record, and employment history. The inquiry will be made after We receive your completed Agreement. If We make such an inquiry, You have the right to obtain a copy of the "consumer report" and additional information about the nature and scope of the investigation upon written request to Us and a reasonable time for Us to respond. For additional information concerning the FCRA, the complete text of 15.U.S.C. 1681 et Seq. can be found at the Federal Trade Commission website (www.ftc.gov). By signing this Agreement, You authorize The Final Expense Agency to obtain these "consumer reports", make these inquiries, consider these "consumer reports" in Our decision process, and disclose these "consumer reports" to producers responsible by contract for Your debts.

In full and complete agreement with the terms and conditions set forth herein, the undersigned Producer or its duly authorized representative does hereby execute this Agreement as of the date set forth below:

Printed Name of Applicant/Producer: _____

Signature of Applicant/Producer or Authorized Representative: _____

Date Signed: _____