

Broker Contract Kit

Assurity

Life Insurance Company

Lincoln, Nebraska



Assurity Life Insurance Company

1526 K Street • PO Box 82533

Lincoln, NE 68501-2533

Toll Free 800-276-7619

License Appointment Checklist

The procedure for licensing agents differs in each state. All states, however, are uniform in requiring that an agent be properly licensed **before** soliciting insurance sales. Assurity supports this position and requests your complete compliance with the licensing laws of your state(s). Please review the Guidelines for Solicitation (reverse side) for more information.

You **must** return all of the following items completed in full to **Brokerage Administration at Assurity**. Information should be typed or printed legibly. Missing items will delay the contracting and appointment process.

Appointment Application

When appointing an agency, you must include **both** the tax identification number and social security number on the Appointment Application.

** The e-mail address and other information provided is confidential and will be used for Assurity business purposes only. E-mail addresses are requested to facilitate communication between you and the company and/or its affiliates. E-mail addresses are not sold or furnished to any other entity except as may be required by law or regulatory authority.

Agreement

Sign, date and return **both** copies of the Agreement and Commission Schedules. One copy will be returned to you when we provide confirmation of your appointment.

Authorization for the Release of Information

Authorization Agreement for Automatic Deposits

Attach a voided check. Deposits are made only in this manner.

W-9 Form

All potential agents must complete and submit a W-9 form. If we are paying commissions to your agency, the W-9 must be completed with agency information and tax identification number.

Copies of Licenses

Current copies of your resident and non-resident licenses for all states where you or your agency need to be appointed must be attached. If commissions are to be paid to your agency, send a current copy of the agency license along with the copy of your license.

State Forms (If applicable)

Check state requirements. Complete, sign and date special state-required appointment forms.

Letter of Certification (If applicable)

Check state requirements to see if the state(s) where you have non-resident licenses require a letter of certification from your resident state. If required, obtain and send in with other forms.

Non-Resident Appointment Fees

Refer to the Non-Resident Appointment Information form for fee information. Fees for all states where you need a non-resident appointment must be included. Make your check payable to **Assurity Life Insurance Company**.

Credit Card Authorization

If you would like to charge your appointment fees to your credit card, complete and sign the Credit Card Authorization form and send in with other forms.

NOTE: In doing business with Assurity, you will need to access our extranet site to obtain your commission statements and production reports as Assurity does not mail any commissions or production reports. You will receive more information about this once you have become contracted and appointed with Assurity.

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GUIDELINES FOR SOLICITING BUSINESS

Category One- Immediate Solicitation

Licensed agents in this category are able to solicit business immediately and may send in policy application and appointment application together.

Alabama	Idaho	Mississippi	Oregon
Alaska	Illinois	Missouri	Pennsylvania
Arizona	Indiana	Nebraska	Rhode Island
Arkansas	Iowa	Nevada	South Carolina
California	Kansas	New Hampshire	South Dakota
Colorado	Kentucky	New Jersey	Tennessee
Connecticut	Louisiana	New Mexico	Texas
DC	Maine	North Carolina	Vermont
Delaware	Maryland	North Dakota	Virginia
Florida	Massachusetts	Ohio	West Virginia
Hawaii	Minnesota	Oklahoma	Wisconsin
			Wyoming

Highlighted states must be held in a pending status – no commissions can be paid until we receive confirmation.

Category Two- Delayed Solicitation

Licensed agents in this category are able to solicit business at the time their appointment is sent to the state's insurance department by the Home Office.

Georgia	Michigan	Montana	Utah
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Category Three- Restricted Solicitation

Licensed agents in this category must wait a specified number of working days after Home Office mails appointment paperwork to the state's insurance department before soliciting.

No States At This Time

Category Four- Confirmation Required

Licensed agents in this category may not solicit business until the Home Office has received confirmation of appointment from the state insurance department.

Washington

Consistent with our long-standing compliance philosophy, if an application is solicited contrary to any state's appointment requirements, such application cannot be accepted.

In these situations, we send the proposed policyowner a letter, including any refunds due, explaining why we are unable to accept the application, and the application is returned to the agent. Certainly, adherence to standard and procedures promotes our mutual, overall goal of promoting public confidence in us and our industry.

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RESIDENT APPOINTMENT INFORMATION

The following table shows what is required to process paperwork and appointment for both an agent and an agency together. **If paperwork is for the agent only, the agent must submit all licenses** for appointment(s) in each state they will solicit business. If you have any questions, please contact the Contracting and Appointment area at one of the following extensions: 4639, 4460, 4468, or 4328.

State	Who Must Be Appointed		Send In A License Copy	
	Agent	Agency	Agent	Agency
AL	X		X	X
AK		X	X	X
AZ	X	X	X	X
AR	X	X	X	X
CA		X	X	X
CO	X	X	X	X
CT	X	X	X	X
DE	X		X	X
DC	X		X	X
FL	X		X	
GA	X		X	X
HI			X	X
ID		X	X	X
IL	X		X	If Licensed
IN	X		X	X
IA	X		X	
KS	X		X	X
KY	X	X	X	X
LA		X	X	X
ME	X	X	X	X
MD	X	X	X	X
MA		X	X	X
MI	X	X	X	X
MN	X		X	X
MS	X		X	X
MO	X		X	X
MT		X	X	X
NE	X		X	X
NV	X	X	X	X
NH	X	X	X	X
NJ		X	X	X
NM	X		X	X
NY	Not Available			
NC	X		X	X
ND	X		X	X
OH	X	X	X	X
OK	X	X	X	X
OR		X	X	X
PA	X	X	X	X
RI	X	X	X	X
SC	X		X	X
SD	X	X	X	X
TN	X		X	
TX	X	X	X	X
UT		X	X	X
VT	X		X	
VA	X	X	X	X
WA		X	X	X
WV	X		X	
WI	X		X	If Licensed
WY		X	X	X

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NON-RESIDENT APPOINTMENT INFORMATION

The following table shows what is required to process paperwork and appointment for both an agent and an agency together. **If paperwork is for the agent only, the agent must submit all licenses and fees** for appointment(s) in each state they will solicit business. If you have any questions, please contact the Contracting and Appointment area at one of the following extensions: 4639, 4411, 4468, or 4328.

State	Who Must Be Appointed		Who Pays A Fee		Fee Amount		Send In A License Copy	
	Agent	Agency	Agent	Agency	Agent	Agency	Agent	Agency
AL	X		X		30.00		X	
AK		X					X	X
AZ	X	X					X	X
AR	X	X					X	X
CA		X		X	24.00	24.00	X	X
CO	X	X					X	X
CT	X	X	X	X	45.00	45.00	X	X
DE	X		X		25.00		X	X
DC	X		X		25.00		X	X
FL	X		X		60+6/county		X	
GA	X		X		20.00		X	X
HI							X	
ID		X					X	X
IL	X						X	If Licensed
IN	X						X	X
IA	X		X		8.00		X	
KS	X		X		5.00		X	X
KY	X	X	X	X	50.00	120.00	X	X
LA		X		X	20.00	20.00	X	X
ME	X	X	X	X	70.00	70.00	X	X
MD	X	X					X	X
MA		X		X	75.00	75.00	X	X
MI	X	X	X	X	5.00	5.00	X	X
MN	X		X		10.00		X	X
MS	X		X		10.00		X	X
MO	X		X				X	X
MT		X		X			X	X
NE	X		X		8.00		X	X
NV	X	X	X	X	15.00	15.00	X	X
NH	X	X	X	X	25.00	25.00	X	X
NJ		X					X	X
NM	X		X		23.00		X	
NY	Not Available							
NC	X		X		20.00		X	X
ND	X		X		*Retaliatory		X	X
OH	X	X	X	X	20.00	20.00	X	X
OK	X	X	X	X	40.00	40.00	X	X
OR		X		X			X	X
PA	X	X	X	X	15.00	15.00	X	X
RI	X	X					X	X
SC	X						X	X
SD	X	X	X	X	20.00	20.00	X	X
TN	X		X		15.00		X	
TX	X	X	X	X	10.00	10.00	X	X
UT		X		X			X	X
VT	X		X		60.00		X	
VA	X	X	X	X	14.00	14.00	X	X
WA		X		X	20.00	20.00	X	X
WV	X		X		25.00		X	
WI	X		X		24.00		X	If Licensed
WY		X		X	15.00	15.00	X	X

Special Appointment Form Notice: We cannot process non-resident appointments without the state's special form in:
HAWAII, WEST VIRGINIA

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Appointment Application

COMPLETION INSTRUCTIONS

Individual Applicants: Complete sections I, III, IV, V & VI. Must sign and return applicable contracts.

Corporations: Complete sections I, II, III, IV, V & VI. All Corporate appointments require that appointment information be submitted on at least one officer concurrent with the Corporation. Must sign and return applicable contracts for agency and Solicitor contracts for officer.

Solicitor Applicants: Complete sections I, II, III, IV, V & VI. Must sign and return Solicitor contracts.

PLEASE PRINT OR TYPE AND RESPOND TO ALL QUESTIONS. DO NOT USE ABBREVIATIONS.

I. GENERAL INFORMATION

Mr. Mrs. Ms. Miss Name _____

Social Security # _____ Maiden or other name (If applicable) _____

Residence Address _____ Residence Phone (_____) _____

City _____ ST _____ Zip _____ Business Phone (_____) _____

Business Address _____ Fax Number (_____) _____

City _____ ST _____ Zip _____ Date of Birth _____

Email Address* _____ Sex (Optional) M F

** The e-mail address and other information provided is confidential and will be used for Assurity business purposes only. E-mail addresses are requested to facilitate communication between you and the company and/or its affiliates. E-mail addresses are not sold or furnished to any other entity except as may be required by law or regulatory authority.

Primary mailing address to receive Company Information including Underwriting and Compensation correspondence

Business Address Residence Address

II. AGENCY INFORMATION

Agency Name _____

Corporation Partnership

Tax I.D. # _____

List officers and their titles below:

Name _____ Soc. Sec. # _____

Name _____ Soc. Sec. # _____

III. ASSIGNMENT OF COMMISSIONS (Select one option)

Paid Direct: The commission check is made payable and sent to the agent.

Agency Direct/Solicitor: The commission check is made payable and sent to the Agency listed in Section II.

Agent's Signature _____ Date _____

IV. LICENSES

You must include current license copies for each state in which you are requesting an appointment. If you are requesting non-resident appointments, you must include the proper appointment fee(s).

Current Resident License # _____ State(s) for Appointment _____

**If requesting non-resident Florida appointment, list all counties where appointment is required _____

Are you now or have you ever been appointed with Assurity, or Assurity at Work®?

No Yes If Yes, please identify the Company. Assurity Assurity at Work®

V. ERRORS AND OMISSIONS COVERAGE

All Assurity producers must maintain E & O coverage.

Do you have Errors and Omissions Coverage? Yes No

Please provide the carrier for your Errors and Omissions coverage, the policy number and the name of the insured. _____

VI. QUALIFICATION QUESTIONS

- 1) Have you lived in a different state or county than your present one within the last 5 years? Yes No
If Yes, please list state/county _____

- 2) Have you ever been convicted for any offense or pleaded guilty to any misdemeanor or felony charges or have charges currently pending against you or a business with which you are connected?..... Yes No
- 3) Do you currently have a pending bankruptcy or have you ever filed for bankruptcy, been declared bankrupt or insolvent, had your salary garnished?..... Yes No
- 4) Are you at the present involved in any litigation or are there any unsatisfied judgments or liens (including state or federal tax liens) against you?..... Yes No
- 5) Have you ever had a bond denied, paid out or revoked? Yes No
- 6) Has any insurance company canceled any contract with you or appointment of you as a sales person for any request other than non-production of business or at your own request? Yes No
- 7) Are you indebted to any Insurance Company/Agency/Manager (including debit balance)? Yes No
- 8) Have you ever had any complaints against your conduct that resulted in a return of premium to any insured? Yes No
- 9) Have you ever been fined, suspended, placed on probation, reprimanded, entered into a consent order by any insurance department, the SEC, or any other regulatory authority? Yes No
- 10) Have you ever had an insurance and/or securities license refused/suspended/revoked or currently restricted or under investigation by any insurance department, the SEC, or any other regulatory authority? Yes No

***You must attach details and dates for any questions answered Yes above.**

I hereby certify that the statements contained in this Appointment Application are true and correct to the best of my knowledge and belief. I understand that any false statements on this Application may be considered as sufficient cause for rejection of this Application, or for termination if such false statement is discovered subsequently.

I understand and agree that:

- I can solicit business only in states where I am licensed and appointed with Assurity Life Insurance Company.
- I will not solicit business in states that prohibit solicitation prior to my appointment.
- As a general rule, it is not acceptable to make a solicitation anywhere other than the resident state of the applicant.
- I will abide by all written rules and regulations (subject to change at any time) set forth by the Company.

Agent's Signature _____ **Date** _____

THIS BOX MUST BE COMPLETED	
WHO IS YOUR RECRUITING GENERAL AGENT? _____	AGENT ID _____

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TAX ID NO 38-1843471

AUTHORIZATION AGREEMENT FOR AUTOMATIC DEPOSITS

(1) I (we) hereby authorize the Company to initiate credit entries to my (our) checking savings account in the entity named below (“Depository Institution”), and I (we) authorize the Depository Institution to accept and to credit the amount of such entries to my (our) account. Such authorization does not allow the Company to debit entries to my (our) account.

(2) DEPOSITORY INSTITUTION: _____

(3) CITY: _____ STATE: _____ ZIP: _____

(4) TRANSIT/ABA NO.: _____ ACCOUNT NO.: _____

This authority is to remain in full force and effect until Company has received written notification from me (or either of us) of its termination in such time and in such manner as to afford Company a reasonable opportunity to act on it and in no event shall it be effective with respect to entries processed by the Company prior to receipt of notice of termination.

The undersigned hereby agree(s) that all entries initiated hereunder are to be governed in all respects by the Rules of the National Automated Clearing House Association and agree(s) to be bound thereby.

(5) AGENT’S NAME (please print): _____

(6) AGENT’S CODE (if known): _____

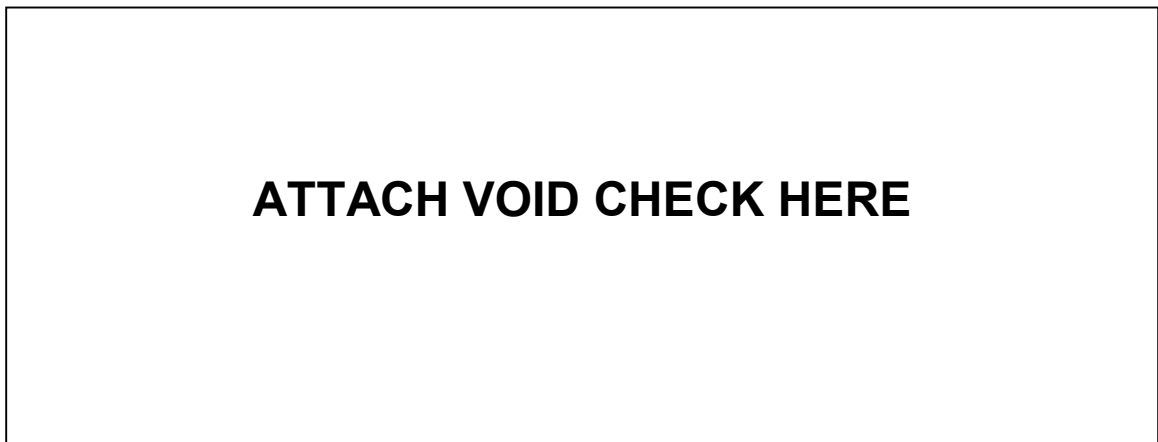
(7) DATE: _____ SIGNED: _____

Notes for completing form:

- (1) – Indicate if checking or savings account;
- (2) – through (5) – Complete all information;
- (6) – If new agent, leave blank; otherwise complete
- (7) – Date and sign.

Please fill out this form and either mail to the address shown above, Attn: Accounting Dept, or fax to 402-437-4558.

ATTACH A VOIDED CHECK AND RETURN TO THE ACCOUNTING DEPARTMENT



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Authorization for Release of Information

I hereby authorize and request any present or former employer, school, police department, financial institution or other persons having personal knowledge about me, to furnish any and all information in their possession regarding me for contracting/appointment purposes.

A photo copy of this authorization may be accepted in place of the original, and I specifically waive written notice from any present or former employer who may provide information based upon this authorization.

Minnesota and Oklahoma applicants only

If you want a copy of the report ordered, check this box

The report will be sent by the consumer-reporting agency to you at your residential address listed in your contracting application.

Signature

Date

Please print full name

Date of Birth

CONSUMER NOTIFICATION

This notification is given to inform you that a consumer report or an investigative consumer report is being obtained for the purpose of evaluating you for employment purposes.

This report may contain information bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living, from public records or through interviews with your neighbors, friends or associates.

You have the right to request additional disclosures regarding the nature and scope of the investigation and a summary of your rights under the Fair Credit Reporting Act.

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CREDIT CARD AUTHORIZATION

I authorize Assurity Life Insurance Company to charge the credit card listed below in the amount of _____ for the contracting appointment fees for which I am applying today.

I ACKNOWLEDGE:

1. USE OF THE CREDIT CARD FOR PAYMENT IS OPTIONAL;
2. THIS AUTHORIZATION DOES NOT COVER THE CHARGING OF FUTURE FEES;
3. THIS CHARGE WILL BE INITIATED ONLY WHEN THE ACCOMPANYING APPLICATION(S) IS (ARE) ACCEPTED

Name on Card _____

Card/Account Number _____

Expiration Date _____

Signature _____

Date of Signature _____

Mastercard

Visa

Discover

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New Broker Supply Requisition

Welcome to Assurity! Please review the available supplies below. Once you have marked the items of interest, forward this form with your completed Contracting Kit to your recruiting BGA/GA. Your recruiting BGA/GA may be able to fulfill this order from their office. Otherwise, the BGA/GA will send it to the Assurity Home Office with your Contracting Kit. Once your appointment and contract have been completed, your selected supplies will be sent to you immediately.

Assurity Product Kits

Please check **one** box in the product group of your interest.

AssurityBalance® Disability Insurance

- Personal DI Protection
- Graded Benefit DI Protection
- Mortgage DI Protection
- Business Overhead Expense DI Prot.
- All Products Listed Above

LifeScape® Life Insurance

- Simplified Life Insurance
- Term Life Insurance
- Universal Life Insurance
- Whole Life Insurance
- Graded Premium Whole Life Insurance
- All Products Listed Above

AssurityBalance® Critical Illness Insurance

- Critical Illness Insurance

LifeScape® Annuities

- Plus One Annuity
- Secure Series Annuity
- All Products Listed Above

Applications State _____

Indicate number and state(s) required.

*Also available on the Assurity Extranet, info.assurity.com.

- _____ Disability–Personal DI and BOE
- _____ Graded Benefit Disability Income
- _____ Mortgage Disability Income
- _____ Critical Illness

- _____ Life–Term, UL, Whole Life, and Graded Premium Whole Life
- _____ Simplified Life
- _____ Annuity

Product Guide and Illustration Software CD

- Includes all AssurityBalance® and LifeScape® products, product guides, occupational schedules, and applications

Company Information

- _____ Hallmarks of Strength Mkt 101
- _____ Assurity Return Envelopes
- _____ Time-Honored Traditions Mkt 615

(Please print or type)

Mail to: _____ (Name) (Agent ID, if known)

_____ (Street Address) (City, State, Zip)

_____ (Phone Number) (Fax Number)

Assurity Supply Information

(for BGA/GA reference)

Below is a list of suggested materials that are appropriate for each of the product kits and materials requested on the front page. Other materials are available from Assurity and may be ordered to fulfill your Broker's needs. Please refer to the full Assurity Requisition for Supplies form (SA-A1) for more information.

AssurityBalance Disability Income Protection Information Kit

- Marketing materials for all disability products included as listed below
- Mkt/DI 106 Balance the Needs
- Multi-occupation brochure Mkt/DI 118
- Product Guides and Occupational Schedules are available on Illustration Software

Personal Disability Income Protection

Mkt/DI 102 Overview; Mkt/DI 188 Mailer; Mkt/DI 118 Occupation brochure

For California Brokers: Mkt/DI 158, 159, 160, or 161 CA brochures

For Florida Brokers: Mkt/DI 163, 164, 165, or 166 FL brochures

Business Overhead Expense (BOE) Disability Income Protection

Mkt/DI 109 Overview

Graded Benefit Disability Income Protection

Mkt/DI 193 Overview; Mkt/DI 194 Spec Sheet; Mkt/DI 197 Agent Flyer

Mortgage Disability Income Protection

Mkt/DI 173 Flyer; Mkt/DI 175 Brochure; Mkt/DI 183 Mailer

AssurityBalance Critical Illness

Mkt/CI 100 Overview; Mkt/CI 101 Agent Guide; Mkt/CI 109 Flyer

LifeScape Life Insurance Information Kit

- Marketing materials for all life products included as listed below
- Mkt/LA 155 All product Overview
- Product Guides and Occupational Schedules available on Illustration Software

Simplified Life Insurance

Mkt/LA 139 Flyer; Mkt/LA 200 Point of Sale

Term Life Insurance

Mkt/LA 111 Point of Sale brochure, Mkt/LA 201 Agent Flyer

Universal Life Insurance

Mkt/L 595 Flyer; Mkt-L-WA 593 Point of Sale brochure

Graded Premium Whole Life Insurance

Mkt/LA-164 or 176 overview

Whole Life Insurance

Mkt/LA-178 Overview; Mkt/LA 179 Flyer; Mkt/LA 181 Brochure

LifeScape Annuity Information Kit

Plus One Annuities

Mkt/LA 156 Agent Flyer; Mkt/LA 154 Point of Sale

Secure 3, 5, 7 Annuities

Mkt/LA 202 Point of Sale; Mkt/LA 203 Agent Flyer

Request for Taxpayer Identification Number and Certification

Give form to the
 requester. Do not
 send to the IRS.

Print or type See Specific Instructions on page 2.	Name	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/ Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶	
	<input type="checkbox"/> Exempt from backup withholding	
	Address (number, street, and apt. or suite no.)	
City, state, and ZIP code		
List account number(s) here (optional)		
Requester's name and address (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN). **However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3.** For other entities, it is your employer identification number (EIN). If you do not have a number, see **How to get a TIN** on page 3.

Social security number								
or								
Employer identification number								

Note: If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), **and**
2. I am not subject to backup withholding because: **(a)** I am exempt from backup withholding, or **(b)** I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or **(c)** the IRS has notified me that I am no longer subject to backup withholding, **and**
3. I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

Sign Here	Signature of U.S. person ▶	Date ▶
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Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

Note: If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Foreign person. If you are a foreign person, use the appropriate Form W-8 (see **Pub. 515**, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien.

Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

ASSURITY LIFE INSURANCE COMPANY

AGENT AGREEMENT

Accepted:

By: Signature of Agent or Firm Principal

Print or Type Name and Title Here

ASSURITY LIFE INSURANCE COMPANY

This Agreement is effective _____.

Approved:

Director, Brokerage Administration

This Agreement is between the Agent who signed this Agreement (referred to as "you," "your," and/or " Agent" in this Agreement) and Assurity Life Insurance Company (we will be referred to as "Assurity," "our," "we," "us," and "the Company").

1. AGREEMENT

You agree to represent Assurity Life Insurance Company as an Agent in accordance with the terms of this Agreement, the rules, policies, procedures and guidelines of the Company and the laws and regulations of the state(s) in which you operate.

2. APPOINTMENT

Subject to the terms, limitations, and conditions of this Agreement, you are appointed to represent Assurity in the state(s) in which you maintain proper license and/or appointment. You are appointed to solicit applications for such policies as are issued by the Company wherever it is duly licensed. You hereby accept such appointment and agree to comply with this Agreement as well as all operating, financial and underwriting guidelines, rules and regulations of the Company.

3. RELATIONSHIP

You are an independent contractor and nothing in this or any other agreement between you and the Company shall be construed to create the relationship of employee or employer between you and the Company.

You are free to exercise your own judgment in determining when, how and to whom you sell Assurity policies. You choose the time, place and manner of sale, but you are to conform to state law and regulation and our rules and instructions that are not inconsistent with the independent contractor relationship.

You also acknowledge that all agents in your hierarchy are independent contractors of Assurity and, at a subagent's election or for good cause, can be transferred by Assurity according to Assurity's transfer rules.

4. DUTIES

You are required to follow certain guidelines while exercising the authority granted under this Agreement. These guidelines include, but are not limited to, the following:

- a. For any applications solicited by you, you shall also collect the first premium. You shall immediately submit to Assurity applications and first premiums when received.
- b. Service and help us keep in force the policies you sell for the Company.
- c. Segregate any monies you receive for us and hold them in trust until delivery. You shall not use such funds for any purpose.
- d. You shall notify Assurity immediately upon becoming aware of any misdemeanor or felony criminal convictions relating to you or your employees, or any agent in your hierarchy.
- e. You shall comply with Assurity's policies and procedures concerning the replacement of life and annuity contracts. A replacement occurs whenever an existing policy or contract is terminated, converted, or otherwise changed in value. You shall recommend the replacement only when replacement is in the best interest of the customer. You shall fully disclose any and all relevant information to the customer regarding the financial impact to the customer of the replacement, whether a new contestability period and/or suicide clause will start under the new policy, and whether the customer will have to resubmit to underwriting to purchase the new policy. You agree never to recommend that a customer cancel an existing policy until a new policy is in force, and the customer has determined that the new policy is acceptable.
- f. You agree to adhere to Assurity's rules concerning ethical market conduct which require you to:
 - i. carefully evaluate the insurance needs and financial objectives of your clients, and use sales tools (e.g. sales brochures and policy illustrations) to determine that the insurance or annuity you are proposing meets these needs;
 - ii. maintain a current license and valid appointment in all states in which you promote the sale of Assurity products to customers and keep current of changes in insurance laws and regulations by reviewing the bulletins and newsletters published by the state insurance departments and Assurity;
 - iii. comply with Assurity's policies concerning replacements, and refrain from providing false or misleading information about a competitor or competing product or otherwise making disparaging remarks about a competitor;
 - iv. submit, prior to use, all advertising materials intended to promote the sale of Assurity products to us for approval;
 - v. immediately report to us any customer complaints, and assist us in resolving the complaint to the satisfaction of all parties; and
 - vi. communicate these standards to any office personnel that you directly supervise and request their agreement to be bound by these conditions as well.

5. LIMITATIONS OF AUTHORITY

You do not have authority to and you shall not:

- a. Interfere with any person's business relationship with the Company.
- b. Accept risks, incur debt or liability, or make contracts in our name or on our behalf.
- c. Promise reinstatement of any policy or coverage, or commit Assurity to any action regarding any claim.
- d. Waive, alter, modify or change any Company policy, terms, rates or customary requirements.
- e. Deliver policies except in accordance with our instructions.
- f. Start legal actions in our name.
- g. Extend credit to applicants or insureds, personally pay any applicant's or insured's premiums, or allow extra time to pay a premium.
- h. Collect any premium other than the initial premium unless we authorize it.
- i. Endorse checks or any negotiable instrument payable to or intended for the Company.
- j. Deliver any policy when you or your agents have knowledge of any impairment of the applicant's health either not disclosed on the application or that occurred subsequent to the securing of the application.

6. COMPENSATION

Your compensation shall be based on your personal production and the production of all agents assigned to you. You will receive payments as shown in the Commission Schedule ("Schedule"), as amended from time to time, for premiums received on policies issued by the Company for applications secured under this Agreement. The Schedule states the required repayments of compensation for lapsed, terminated, or surrendered policies. We can change the Schedule, but any change will not affect business applied for prior to the effective date of the change. Payment of compensation will be made at such times and in any manner as we determine. You must access our web site to obtain commission statements and production reports. You must object to any transactions shown on EFT statements and compensation reports within 30 days of receiving them, or they will be deemed to be conclusive.

Your right to commissions shall be deemed fully vested, and except as specifically limited to herein, the renewal commissions shall be paid for the term and in the amount shown in the Schedule, so long as they exceed \$250 in a year, or you are receiving first year commissions. Vesting will cease if this Agreement is terminated for cause. If this Agreement terminates because you die and you are a natural person, we will continue payments to your beneficiary. If no beneficiary is designated, we will pay your executor. Payments after your death will cease if the policyholder requests a new agent.

You authorize us to release your production and earnings records to the Brokerage General Agent, General Agent and/or Broker, if any, to whom you are assigned.

7. GENERAL PROVISIONS

- a. **Errors and Omissions Coverage.** For as long as this Agreement is in force, you shall maintain Errors and Omissions insurance with a carrier in amounts and with a deductible that we accept. You agree to provide evidence that such coverage is in force upon our request for such evidence.
- b. **Personal Liability.** You agree to indemnify us and hold us harmless from all losses and expenses we incur resulting from your acts or omissions other than those which we so authorize in writing.
- c. **Advertising.** You shall comply with our advertising rules. You shall not use, permit, or cause to be used, our name or any advertising regarding our products without obtaining our prior written consent.
- d. **Expenses.** You agree to be solely responsible for all your expenses incurred in performing this Agreement.
- e. **Indebtedness.** Any amount you owe us is a first lien on any compensation payable to you under this Agreement until your debt is fully paid. You agree that if at any time you have a debit balance with us, you are not due any compensation. Commissions will be credited to your account until such time as the debit balance has been cleared. Termination of this Agreement does not release you from continuing liability to us for immediate repayment of any debt including unearned first year commissions or bonuses. We have the right to charge interest at the maximum lawful rate on any outstanding debt.
- f. **Return of Premium.** If we refund premiums on which you received compensation for any reason, you agree to immediately repay us any compensation you received on that premium.
- g. **Waiver.** Failure of the Company to strictly enforce any provision of this Agreement will not be interpreted as a waiver of such provision.
- h. **Modification.** Any change to this Agreement must be in writing signed by an authorized officer of the Company.
- i. **Assurity Property.** You agree to return all of our property upon demand or at this Agreement's termination. Our property includes, without limitation, all rate books, manuals, supplies, applications, video materials, computer software, insured files and advertising and sales materials supplied by the Company and not owned by you.
- j. **Assignment.** You cannot assign this Agreement or compensation payable hereunder without prior written approval by an authorized officer of the Company.
- k. **Governing Law.** This Agreement is governed by and interpreted according to Nebraska law. All actions with respect to this Agreement shall be brought in a court of competent jurisdiction in Lancaster County, Nebraska.
- l. **Entire Agreement.** This Agreement including any attachments, schedules and addendums, supersedes any and all previous Agreements between you and the Company, and is the entire Agreement between you and the Company. This Agreement is effective on the date indicated by the Company in this Agreement.
- m. **Privacy.** You agree to protect any confidential information of the Company's customers that is accessible by you. Confidential Information includes, but is not limited to any nonpublic personal information about the Company's customers or potential customers, regardless of whether it is personally identifiable or anonymous information. Such nonpublic personal information includes, but is not limited to:
 - i. Application information, such as health status and history, assets and income;
 - ii. Identifying information, such as name, address and social security number;
 - iii. Transaction information such as policy activity, contract balances, purchases and withdrawals; and
 - iv. Information from other sources, such as credit reports.

You agree, now and at all times in the future, not to use or disclose Confidential Information to any person or entity, other than to carry out the purposes for which the Company's applicant or customer disclosed the information, or as necessary to carry out the lawful business purposes of this Agreement, or as otherwise allowed by law or regulation. Use or disclosure of Confidential Information shall comply with federal and state privacy laws, rules and regulations. You agree to adhere to the Company's policies and procedures related to maintaining the privacy and protection of applicants' and customers' Confidential Information.

You shall establish policies and procedures to protect such Confidential Information in accordance with commercially reasonable standards and at a minimum using the same degree of care, but no less than a reasonable degree of care, to prevent the unauthorized use, disclosure or duplication of such Confidential Information as the Company uses to protect its own confidential information. You will implement appropriate measures to:

- i. Ensure the security and confidentiality of the Company's customer information;
- ii. Protect against any anticipated threats or hazards to the security or integrity of such information; and
- iii. Protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any customer.

Confidential Information shall be returned to the Company or destroyed upon our request, once the services contemplated by this Agreement have been completed, or upon termination of this Agreement. In addition, you shall not be entitled to use such Confidential Information for any purpose thereafter. You agree to permit Assurity to audit your compliance with this section during regular business hours upon reasonable notice. These provisions shall survive the termination of this Agreement.

8. TERMINATION

Either party may terminate this Agreement at any time by giving written notice. Notice may be mailed or delivered to the last known address of the other party. If you reside in, or are licensed in, a state that requires advance notice, you hereby agree to waive any advance notice of termination and agree that termination will be effective immediately upon delivery of written notice. We may terminate this Agreement for cause if you commit any act that injures our business or reputation; fail to account for and remit promptly any monies collected by you for us; or withhold any policies, money or other property belonging or returnable to the Company.

ASSURITY LIFE INSURANCE COMPANY

1526 K Street · PO Box 82533

Lincoln, NE 68501-2533

Toll Free 800-276-7619

Broker Commission Schedule

Subject to the terms of your agreement and rules and practices of Assurity, you shall be compensated according to the following schedule of the policy forms shown. The commissions provided in this Schedule shall be reduced by the amount of commissions payable to subagents assigned to you. By submission of an application or the acceptance of commission, you agree to be bound by the provisions of this Schedule. Commissions are also subject to the Commission Rules that are part of your agreement with Assurity.

AssurityBalance® Personal Disability Income and Business Overhead Disability Income			
Year 1	Years 2-10	Years 11+	
50.0000%	10.0000%	0.0000%	
AssurityBalance® Graded Benefit Disability Income			
Year 1	Years 2-10	Years 11+	
35.0000%	4.0000%	0.0000%	
AssurityBalance® Mortgage Disability Income			
Year 1	Years 2-10	Years 11+	
45.0000%	9.0000%	0.0000%	
AssurityBalance® Disability Income, CA/FL Only			
Year 1	Years 2-10	Years 11+	
50.0000%	8.0000%	0.0000%	
AssurityBalance® Graded Benefit Disability Income, CA/FL Only			
Year 1	Years 2-10	Years 11+	
30.0000%	3.0000%	0.0000%	
AssurityBalance® Critical Illness			
Year 1	Years 2-10	Years 11+	
65.0000%	4.0000%	0.0000%	
LifeScope® Whole and Graded Premium Life			
Year 1	Years 2-10	Years 11+	
70.0000%	7.5000%	1.5000%	
Value Enhancement Rider (VER)			
Year 1	Years 2-10	Years 11+	
2.5000%	2.5000%	1.0000%	
LifeScope® Term Life			
Year 1	Years 2-6	Years 7+	
70.0000%	5.0000%	1.5000%	
LifeScope® Universal Life			
Year 1	Excess	Years 2-10	Years 11+
70.0000%	3.0000%	3.0000%	0.0000%
LifeScope® Simplified Life			
Year 1	Year 2	Years 3-10	Years 11+
70.0000%	10.0000%	5.0000%	2.0000%
Single Premium Deferred Annuity			
Age 0-70	Age 71-80	Age 80-90	
5.0000%	4.0000%	2.5000%	
Secure 3 Annuity			
Age 0-75	Age 76-80	Age 81-90	
1.0000%	1.0000%	1.0000%	
Secure 5 Annuity			
Age 0-75	Age 76-80	Age 81-90	
1.7500%	1.5000%	1.2500%	
Secure 7 Annuity			
Age 0-75	Age 76-80	Age 81-90	
2.0000%	1.7500%	1.5000%	
Section 125 - Flex 1			
Year 1	Renewal Years		
34.5000%	0.0000%		
Section 125 - Flex 2/3			
Year 1	Renewal Years		
34.5000%	20.0000%		

BROKER COMMISSION RULES

- a. **COMMISSION.** Applies to policies issued on applications personally obtained by Broker.
- b. **REINSTATEMENTS. (Disability Income Policies, Critical Illness Policies)** If a policy is lapsed for more than twelve months, the former Insured will be treated as a new applicant. For a policy lapsed less than twelve months, reinstatement commission will be paid at the same rates as would apply had the policy remained continuously in force from the date of issue.
- c. **PAYMENT OF COMMISSIONS. (Excluding Section 125)** Commissions earned and due shall be payable only as premiums are received, accepted and applied by the Company.
- d. **LAPSES, SURRENDERS OR TERMINATIONS OF POLICIES.** Repayment of compensation on unpaid premiums due to lapsed, surrendered or terminated policies will be required.
- e. **ADDITIONAL BENEFIT PROVISIONS. (Disability Income Policies, Individual Life Insurance Policies)** The same rate of commission applies to such Provisions or Riders as to the base policy to which such Provisions or Riders are attached except Value Enhancement Rider, or any other Provision or Rider for which a separate commission is shown. (See Compensation Schedule).
- f. **TRANSFER OF FUNDS. (Individual Life Insurance Policies, Annuity Policies)** Commissions will not be paid on net cash values transferred from existing life insurance, non-qualified or qualified annuity policy(s) in this Company to any annuity policy or to any Value Enhancement Rider whether obtained by surrender or borrowing. For this purpose "policy(s) in this Company" includes any policy of Assurity, any of its affiliates and any policy assumed or reinsured by Assurity or any of its affiliates.
- g. **CONVERSIONS. (Individual Life Insurance Policies, Universal Life Policies)**

Individual Life Insurance Policies

For term policies or term riders converted to any permanent form, full first-year and renewal commissions will be allowed.

For conversions from group life certificates to individual permanent life coverage, Broker will receive full first-year and renewal commissions on the premium for the new policy if evidence of insurability is furnished Company. If no evidence of insurability is furnished, or the conversion is effected without the assistance of Broker, no commission is allowed.

Commissions payable on all other conversions shall be limited by and subject to the practices of Company at the time conversion is effected.

Universal Life Policies

For term policies or term riders converted to any universal life insurance policy, full first-year and renewal commissions will be allowed.

For conversions from group life certificates to any universal life insurance policy, Broker will receive full first-year and renewal commissions if evidence of insurability is furnished Company. If no evidence of insurability is furnished, or the conversion is effected without the assistance of Broker, no commission is allowed.

Commissions payable on all other conversions shall be limited by and subject to the practices of Company at the time conversion is effected.

- h. **COMMISSIONS ON SPECIAL CLASS EXTRA PREMIUMS. (Individual Life Insurance Policies, Universal Life Policies)**

Individual Life Insurance Policies

No commissions are payable on flat extra premiums charged. However, full commissions are payable on table rating extra premiums which are based on the plan applied for and the age of the Insured. The rate of commission for table rating extra premiums will be the same as those applicable to the base policy.

Universal Life Policies

Flat extra premiums and table rating extra premiums increase the Target Premium and the same rates of commission apply as those applicable to the base policy.

- i. **TARGET PREMIUM. (Universal Life Policies)** The total Target Premium is the sum of Target Premiums for the base policy and any additional benefit riders. Target Premium factors per unit of benefit are multiplied by the number of units selected to arrive at the Target Premium for each benefit. The Target Premium will be increased whenever increases in face amount or additional riders are obtained by Broker and the new Target Premium exceeds the largest Target Premium in effect in any previous contract year. The Target Premium will not increase as the result of increases in benefits that are not the direct result of Broker's sales effort (government mandated increases and increases under Benefit Option 2).
- j. **RETURN OF COMMISSIONS. (Annuity Policies)** All commissions paid on annuities issued to persons age 81 and over shall be repaid to the Company in the event death of the owner or annuitant occurs within twelve months of the policy's issue date unless the spouse of the owner, if any, assumes ownership of the policy.
- k. **ADDITIONAL PREMIUMS. (Single Premium Deferred Annuity Policies)** First-year Commissions are payable on additional premiums received within twelve months of a policy's issue date.

- l. **SETTLEMENT OPTIONS. (Annuity Policies)**

Commissions are payable on all types of settlement options **except** 1) the Left-at-Interest Option, 2) the Two-Year Deposit Option, and 3) The Fixed Period Option and the Fixed Amount Option if payments are **not** expected to continue for at least five years on a guaranteed basis.

- m. **COMMISSION ON REPLACEMENTS. (Disability Income Policies, Critical Illness Policies)** A newly issued policy will be considered as a "replacement" whenever another policy in this Company on the Insured's life has lapsed or been surrendered during the twelve months preceding or the twelve months following the date of issue of the new policy. For this purpose "policy in this Company" includes any policy of Assurity, any of its affiliates and any policy assumed or reinsured by Assurity or any of its affiliates.

If the new policy is a "replacement," the commission rates provided for the first policy year shall apply to that portion of the premium for the first year of the new policy which exceeds the premium for the replaced policy, and the commission rates provided for the second policy year shall apply to the balance of the first year's premium for the new policy.

Thereafter, the commission rates provided, dating from the effective date of the new policy, shall apply to the entire premium.

- n. **COMMISSION ON REPLACEMENTS. (Individual Life Policies, Universal Life Policies, Annuity Policies)** A newly issued life insurance policy and its riders will be considered as a "replacement" whenever another life insurance or annuity policy(s) or rider(s) in this Company on the Insured's life has (1) been surrendered, (2) lapsed, or (3) been continued on a nonforfeiture option during the 12 months preceding or the 12 months following the date of issue of the new policy or rider. If another life insurance or annuity policy(s) or rider(s) in this Company has been changed, modified, or converted in any manner, so that some portion of the policy(s) or rider(s) has in effect been lapsed, surrendered or continued under a nonforfeiture option, a portion of the newly issued life insurance policy may be considered as "replacement". A reduction in the premium paid for a universal life insurance policy below the greatest Minimum First Year Premium or Target Premium for the universal life insurance policy is treated as a change such that some portion of the universal life insurance policy has in effect been lapsed. For this purpose "policy(s) or rider(s) in this Company" includes any policy of Assurity, any of its affiliates and any policy assumed or reinsured by Assurity or any of its affiliates.

Traditional Life and Annuities

If under the above rules, a new policy or rider is a "replacement," first-year commissions will be paid on any increase in premium over the premium on which first-year commission was paid on the policy(s) or rider(s) being replaced or any prior policies or riders on the Insured's life which, under the above definition, were replaced.

For the first year of the new policy or rider the same rate of commission or service fee will be paid on the replaced premium as would have been paid had that policy or rider remained in force. For life policies, beginning with the second year, the standard renewal commission rates and duration will apply to the total premium.

Universal Life

When the "replacement" results from a surrender and the entire cash value of the base policy(s) is transferred to the LifeScape® Universal Life Policy, the applicable writing first-year commission rates shall apply to the excess of the Target Premium on the LifeScape® Universal Life Policy over the First-Year premium on which first-year commission was paid on the replaced policy(s). A writing commission rate of 3% shall apply to the replaced premium and to the premium in excess of the Target Premium. The rolled over cash value is not commissionable.

When the "replacement" results from a surrender and less than the entire cash value of the base policy is transferred to the LifeScape® Universal Life Policy, a writing commission rate of 3% shall apply to all premiums as collected. The rolled over cash value, if any, is not commissionable.

When the "replacement" results from lapsation or from being continued on a nonforfeiture option, the applicable writing first-year commission rates shall apply to the excess of the Target Premium on the LifeScape® Universal Life Policy over the First-Year premium on which first-year commission was paid on the replaced policy(s). A writing commission rate of 3% shall apply to the replaced premium in excess of the Target Premium. If there are existing loan(s) on the replaced policy(s) and the "replacement" results from lapsation or being continued on a nonforfeiture option, a writing commission rate of 3% shall apply to all premiums as collected.