



For Texas Agents Only!

Contracting Requirements Checklist

PRINTED NAME OF AGENT	CONTRACT LEVEL	AGENT NUMBER
	8-MGA	

TBD by LBL

NEW AGENT REQUIREMENTS

_____ Application for Agent's Appointment and General Agent Contract (LBL AC 0408)

_____ Current Copy of Group 1 Texas Insurance License

_____ Copy of Certificate of Completion for the "**Annuity Certification Training Course - Texas**"

If you have not completed this course, it is available on the following websites:

www.WebCE.com or www.SuccessCE.com

_____ Complete Online **Company Annuity Product Training** (see *Instructions*)

_____ **My email address is:** _____ (if none please write "none")

ADDITIONAL DOCUMENTS AS APPROPRIATE

_____ Agent Direct Deposit (7303-0708) *Direct Deposit of Commissions is Optional*

_____ Assignment of Commissions (7301-0708)

_____ Other Items: _____
Specify

CONTRACT CHANGE REQUEST

_____ Contract Level Change

_____ Hierarchy Change

_____ Termination (Documentation Needed)

_____ Other: _____
Specify

_____ Effective Date of Change: _____

Thank you for your cooperation. We look forward to earning your business!

For Contracting Help, contact Janet Powell: 1-800-274-4829 • Janet.Powell@LibertyBankersLife.com

Please send a copy of Page 1 – Application for Agent's Appointment to:

**Danny Fisher, CLU, ChFC • The Fisher Agency, Inc. • 13140 Coit Road, Suite 102 • Dallas, TX 75240
972-238-1450 • 800-822-1450 • Fax: 972-680-0562 • Danny@MrAnnuity.com • www.MrAnnuity.com**

The copy may be faxed, mailed, or emailed!

Send Annuity Applications to:

Liberty Bankers Life • PO Box 224 • Brownwood, Texas 76804-0224 • 5750 CR 225 • Brownwood, Texas 76801 (Overnight)



Company Annuity Product Training

Insurance companies are required to provide annuity producers with training regarding their products. In order to present you with the information necessary to properly understand our annuity products, we have established an annuity training program that is available on our web site: www.LibertyBankersLife.com. To access and complete the training, please follow these simple steps:

For prospective agents or agents in the process of being appointed:

1. From your computer browser, go to www.LibertyBankersLife.com.
2. Once you are on the LBL home page, you will notice an Agent Login button (with a blue background in the top right corner of the page). Click on this button which will take you to the Agent Login page.
3. In the box to the right of Agent ID Number, enter: .
4. In the box to the right of Password, enter: . Note: The password is case sensitive (all lower case).
5. Click on the blue Login box below the password box.
6. You will now be logged into the MyLBL Agent Portal and inside the Agent Dashboard. Scroll down to the bottom of the Dashboard page, and you will see a box on the bottom right of the page labeled “ANNUITY PRODUCT TRAINING *Click Here.*” Click on this button and follow the instructions provided. As part of the training, you will be required to register your contact information.
7. You will then be taken through a series of slides which you will be required to read to complete the training. Please follow the instructions provided.

For agents currently contracted and appointed:

1. From your computer browser, go to www.LibertyBankersLife.com.
2. Once you are on the LBL home page, you will notice an Agent Login button (with a blue background in the top right corner of the page). Click on this button which will take you to the Agent Login page.
3. Login using your Agent ID and Password. Please note that if you have never logged on before, your password will be either your full Social Security or Tax ID number (whichever you used on your contract application) with no spaces or dashes.
4. You will now be inside the MyLBL Agent Portal in the Agent Dashboard. You will notice a row of buttons approximately one third down from the top of the page, starting with Dashboard, iProducts, etc. Find the one on the far right titled, and click on that button.
5. On the lower left of the page you will see a button labeled “ANNUITY PRODUCT TRAINING *Click Here.*” Click on that button.
6. You will then be taken through a series of slides which you will be required to read to complete the training. Please follow the instructions provided.



For all agents:

The training session consists of 18 to 20 pages (depending on which version you used above), and it should take about 10 minutes to complete the course. Simply read the information on each screen; when the “Next Page” button appears, click on it to proceed. (Do not click the “back” button on your browser at any time during this training. Doing so will invalidate the training.)

When you reach the end, the final page will contain a “Click Here to Complete Training” button. When you click there, our records will be updated to show that you have completed the course and you will be taken to the “Thank You – Your Training is Complete” page. Please make a note of your Completion Certification number for future reference. We will NOT send you any notice of completion, so if you want a personal record for your file, please click on the “Print this Page” button to for written proof that you have completed the training. You do not need to send this to Liberty Bankers Life. It is for your records only.

If you do not have access to the Internet, or if you prefer not to complete the training online, you may request a PDF or faxed version to be sent to you. If you select this method, you will be required to complete a 10-question examination following the training. The exam must accompany a signed Course Completion statement acknowledging that you have completed the training package. Note: An examination is NOT required for agents completing the training online.

If you have any questions about the training or any of the information provided, please contact the Annuity Marketing Group at 800-274-4829 and we will be happy to assist you.

P.O. Box 22069 • Waco, TX 76702-2069 • (800) 274-4829 • (254) 751-0115 Fax

This application must be completed for each Agent's contract. Please PRINT. **Photocopies of your appropriate licenses must be sent to us with this application. All Sections of this form must be fully completed.**

Contracting As:

Individual Applicant (or Principal if contracting as a business)

_____ First Name _____ Middle _____ Last _____

Social Security Number _____ Date of Birth (mm-dd-yyyy) _____

Business Entity

Business Entity Name _____

Tax ID for Business Entity _____ State of Domicile _____

Commissions:

Individual's Relationship to Business Entity: Owner Officer Employee _____

Commissions to be paid to: Individual Applicant Business Entity

Addresses:

Individual's (or Principal's) Residence - Street Address (Required by State)

_____ Street/PO Box _____ City _____ State _____ Zip _____

Business Street Address (Required if mailing address is PO Box)

_____ Street/PO Box _____ City _____ State _____ Zip _____

Preferred Mailing Address

_____ Street/PO Box _____ City _____ State _____ Zip _____

Email (required) _____ Other (optional) _____

Phones:

Home (_____) _____ Mobile (_____) _____ Business (_____) _____ Fax (_____) _____

1. Have you ever been licensed with either Liberty Bankers Life Insurance Company or The Capitol Life Insurance Company? Yes No Agent No. _____

2. For which states do you wish non-resident appointments? _____
(Attach a copy of current licenses. You will be responsible for payment of any required fees for non-resident appointments.)

If you answer "yes" to any of the following questions, please provide COMPLETE details on a separate sheet and obtain Home Office approval of your appointment prior to selling LBL products.

3. Have you ever been refused an original or renewal license or had a license suspended or revoked for any type of insurance license by any state? Yes No

4. Have any formal charges been filed with the insurance department of any state arising out of your activities in the insurance business, or have you ever been cited to appear before the insurance department of this or any other state for an infraction of the insurance laws or for unfair practices? Yes No

5. Has any insurance company ever canceled any contract of employment or your agent's appointment for any reason other than non-production? Yes No

6. Does any insurer or agent claim that you are indebted to them under any agency contract or otherwise? If "yes," give amount of debt and how the debt will be repaid. Yes No

7. Are you currently involved in any litigation or are there any unsatisfied judgements or liens (including state or federal tax liens) against you? Yes No

8. Do you currently have a pending bankruptcy or have you ever declared bankruptcy? Yes No

9. Have you ever been convicted of any crime, other than minor traffic offenses? Yes No

Referred to us by: _____

AGENT'S DECLARATION AND AUTHORIZATION

I certify, under penalty of perjury, that all answers and responses to questions and inquiries contained in this application are true, correct and complete. I further certify that I have read and am familiar with the sections of the insurance code for the state in which I am seeking appointment and that I am withholding no information which would affect my qualification for this appointment with Liberty Bankers Life Insurance Company ("LBL"). I further agree to conduct myself/agency in accordance with the terms of the contract(s) issued to me. I agree that LBL has no obligation to approve this request, and I release LBL from all liability if they decline this request and refuse to appoint me. I understand that if this Application for Producer's Appointment is approved, my relationship with LBL will be that of an independent contractor and that no employee/employer relationship will be created by the Producer Contract. I agree that by accepting commission from LBL I acknowledge my acceptance of all terms and conditions of the Producer Contract. Unless checked here , I authorize all LBL affiliated companies to send bulletins, announcements and other information in electronic format to my email address. I acknowledge that I have read and understand the contents of "Conduct and Compliance Guide for the Producer" which is located on our website: www.libertybankerslife.com and will comply with its provisions.

As evidence of my desire to obtain a Producer's Contract with LBL, I empower LBL and its affiliates to retrieve information from all personnel records, educational institutions, government agencies, companies, corporations, credit reporting agencies and law enforcement agencies at the federal, state or county level, relating to my past activities, to supply any and all information concerning my background, and release from any liability resulting from providing such information. The information received may include, but is not limited to, residential, achievement, job performance, litigation, personal history, credit reports, driving history, disciplinary and conviction records.

I authorize all LBL affiliated companies to share any pertinent information they may have obtained regarding my financial, business, legal, tax or work performance or any information obtained under the Fair Credit Reporting Act, including copies of licenses and applications for purposes of appointment under this agreement.

I have read and understand the Disclosure Consumer Report and the Summary of My Rights Under the Fair Credit Reporting Act that were provided to me by LBL.

By my signature below, I hereby release any individual or institution, including its officers, employees, or related personnel, both individually and collectively, from any and all liability for damages of whatever kind, which may, at the time, result to me, because of compliance with this authorization and request to release information or any attempt to comply with it. A copy of this authorization is as valid as the original. This authorization is valid until you receive written revocation from me.

Under penalty of perjury, I certify that:

- a) The Social Security Number or Taxpayer Identification Number shown on this form is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me), and
- b) 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 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.

X

Applicant/Agent Signature

Date

TO BE COMPLETED BY HOME OFFICE

Application accepted by Liberty Bankers Life Insurance Company.



Brad Phillips, President

Commission Schedule Form Number _____

Agent Number _____ Effective Date of Agreement _____

Countersigned _____

(The Agent Agreement will be of no force or effect unless this application is countersigned by an authorized employee of the Company)

GENERAL AGENT CONTRACT

This contract is made on the _____ day of _____, 20__ by and between LIBERTY BANKERS LIFE INSURANCE COMPANY, ("LBL"), with its home office located at 1605 LBJ Freeway, Suite 710, Dallas, Texas 75234 and _____, its non-exclusive GENERAL AGENT, ("you").

1. APPOINTMENT

Appointment. LBL hereby appoints you on a non-exclusive basis to solicit applications for insurance policies and annuity contracts (individually a "Policy," collectively the "Policies") issued by LBL. This appointment shall also include the sub-agents and brokers, if any, which are or may be appointed and assigned to you by LBL as approved hereunder.

Territory. It is understood and agreed that this Contract does not grant any exclusive territory to you or your agency and does not impose upon you any territorial limit of operation.

Relationship. This Contract is not a contract of employment and does not create the relationship of employer and employee between LBL and you. You are not expected or obliged to devote full time and effort to the business of LBL or to represent LBL exclusively. It is understood and agreed that this Contract calls for results and does not purport to control the time or manner of your performance. Rather, you are an independent contractor and shall exercise your own judgment and discretion in the conduct of the business contemplated under this Contract, subject to the provisions herein. You specifically recognize and accept responsibility for payment of any applicable taxes levied by federal, state or local authorities as a result of compensation arising hereunder.

2. YOUR AUTHORITY

Your powers and authority are limited to only those expressly provided under this Contract. Any and all such powers and authority shall continue only during the duration of this Contract and shall terminate on the date of termination hereof.

Solicitation. You will actively solicit and present applications for the Policies to LBL for acceptance, both personally and through properly licensed sub-agents and brokers appointed and assigned by LBL to you from time to time. Coverage applied for must meet suitability requirements in accordance with applicable laws and regulations.

Recruiting. You may recruit and recommend the appointment by LBL of sub-agents and brokers. You shall have no authority to make any such appointment on behalf of LBL, and no purported appointment shall be valid unless and until sub-agent or broker has been appointed by LBL and has executed a contract on a form provided and signed by LBL. LBL shall not be obligated to appoint any sub-agent or broker or to assign any sub-agent or broker to you, and LBL expressly reserves the exclusive right and sole discretion to terminate the appointment of any sub-agent or broker at any time. The assignment of any sub-agent or broker to you shall be terminated immediately upon the earlier of the termination of this Contract or termination of the contract between LBL and such sub-agent or broker.

Limitation of Authority. You shall have no power or authority to, and hereby agree and warrant that you will not, do anything not expressly authorized herein including, but not limited to, any of the following:

- a) Waive, alter, amend, modify or discharge any policy or contract of LBL,
- b) Waive forfeiture under any policy,
- c) Quote rates other than as provided in writing by LBL,
- d) Extend the time for payment of any premium due LBL,
- e) Receive any funds for the benefit of LBL, except for initial premiums,
- f) Incur any liability, obligation or indebtedness on account of LBL,
- g) Endorse or negotiate any checks or other instruments payable to the order of LBL, or
- h) Voluntarily accept service of process on behalf of LBL.

3. DUTIES AND RESPONSIBILITIES

You and all sub-agents and brokers assigned to you shall fairly, truthfully and properly represent LBL and its products and services and shall faithfully perform all the duties within the scope of the appointment under this Contract. In particular, but without limitation, you agree to perform the duties set forth below:

- a) **Premiums.** You shall collect and receive, or cause to be collected and received, the initial gross premium on Policies secured by you or by sub-agents and brokers assigned to you by LBL, and shall immediately remit all such premiums to LBL. You agree to hold in trust and separate from any other funds all premiums and other funds collected and received by you for the benefit of LBL. All such premiums and other funds shall at all times remain the property of LBL and shall be immediately forwarded to LBL without offset or deduction.

- b) **Compliance.** You will comply with all rules and regulations provided to you by LBL in performing your obligations hereunder.
- c) **Legal Compliance.** You will keep in good standing all licenses that you need to solicit applications for Policies to be issued by LBL. You will comply fully with all regulations, rulings, circular letters, proclamations and statutes, federal, state or local, which are applicable to your appointment and status hereunder.
- d) **Acts of others.** You shall be responsible and liable for the acts and omissions of the sub-agents and brokers assigned to you by LBL and any damages and obligations arising therefrom, which acts and omissions shall, for purposes of this Contract, be deemed to be those of you and not of LBL.
- e) **Bond.** You shall, upon demand by LBL, promptly furnish and maintain, at your expense, a security bond satisfactory to LBL for the payment of any and all amounts which are or become due or payable to LBL under this Contract or under any prior or subsequent agreement between you and LBL.
- f) **Processing of Applications.** You shall immediately forward to LBL all applications for the Policies that you may receive. We will pay all customary underwriting costs, including all reasonable costs, expenses and fees for obtaining such medical and other information we consider necessary to determine the insurability of applicants for Policies. If a Policy is issued as applied for and you personally are unable to deliver said Policy to the applicant for any cause whatsoever, or the applicant fails or refuses to accept the Policy as issued, or if you cause us in any way to incur unnecessary underwriting costs, then we reserve the right to offset from your compensation any and all such underwriting expenses.
- g) **Delivery of Policies.** You agree not to deliver a Policy unless you can reasonably determine that the proposed insured is in as good health as at the time of application, and unless the first premium has been fully paid. You agree to return any Policy which cannot be delivered within thirty (30) days for any reason to the LBL's home office at the end of the thirty (30) day delivery period.
- h) **Servicing Business.** You will provide for all usual and customary services to insureds and policyholders including prompt delivery of Policies, appropriate responses to inquiries and to complaints from insureds or policyholders or members of the public and to comply with any service standards set forth in any exhibit. You will maintain sufficient supplies and equipment and a staff of competent and trained personnel to produce, develop, underwrite and supervise the Policies covered by this Contract.
- i) **Privacy.** You agree that any nonpublic personal information on any customer or consumer of LBL is provided for the sole purpose of performing routine and essential transactions at the request of LBL. You further agree that said information is considered confidential and will not to be disclosed to any other person or entity without the express written consent of LBL.

4. INDEBTEDNESS

The following obligations shall be due and payable to LBL on demand:

- a) **Failure to Remit Premiums.** You shall reimburse LBL and hold it harmless from any loss that may result from your failure to remit premiums collected.
- b) **Repayment of Commissions.** If LBL refunds any premiums received on policies solicited by you, then you shall immediately reimburse LBL for any commissions received.
- c) Any commissions that are charged back as provided in the Commission Schedules, as amended, that are part of this Contract.
- d) If you are a partnership or corporation, those amounts due to LBL shall be a debt to all of the partners or to all of the officers, directors and shareholders of the corporation.

We may offset any indebtedness owed by you, or any sub-agent or broker assigned to you, against any sums due or becoming due to you under the terms of this Contract.

5. COMPENSATION DURING TERM OF CONTRACT

Commission Schedules. Attached hereto as part of this Contract are Commission Schedules that specify the percentages of premium that will be paid to you as commissions in connection with the sale of the Policies by you. Commissions shall be paid only with respect to premiums actually received by LBL. Commissions payable hereunder will be reduced by any commissions paid to any sub-agent or broker appointed to you by LBL on business written by such sub-agent or broker.

Changes in Commission Schedules. LBL shall have the exclusive right and sole discretion at any time to unilaterally terminate any Commission Schedule or to modify all or any portion of any such Schedule, or the rate, amount or method for determining the commission or compensation, provided such action is uniformly taken with respect to all persons to whom such Commission Schedules apply. Such modifications or terminations shall become effective no less than thirty (30) days from the date LBL gives you written notice and, unless otherwise agreed to by you and LBL in writing, shall have no effect on compensation resulting from policies with an effective date prior to the effective date of such modification or termination.

Accumulation of Commissions. If commissions payable to you in any period amount to less than fifty dollars (\$50), LBL may defer payment until the accumulated commissions due to you amount to at least fifty dollars (\$50).

Commissions Relating to Special Situations. The commissions paid to you by LBL with reference to conversion, extra premiums and

Policies substituted for others upon the same life and modified forms of Policies shall be determined by such practices and regulations as LBL shall establish from time to time, and shall not be affected by the Commission Schedules. No commissions shall be allowed to you with reference to preliminary term insurance, temporary extra premiums of five years or less, or premiums waived or commuted by reason of death, disability or exercise of Policy options.

Licensing. You will pay the fee for your initial resident license and appointment fee. You will bear the cost of any nonresident license and appointment fee for you and any sub-agents and brokers assigned to you by LBL. You will bear the cost of all renewal resident license fees and the costs associated with license maintenance for you and any sub-agents and brokers assigned to you by LBL. LBL will pay the resident renewal appointment fee for you or any sub-agent or broker if you or the applicable sub-agent or broker has met LBL's requirement for paid business in the preceding twelve (12) months.

Company Forms. LBL will provide you, at LBL's cost, with application forms, brochures and the various forms necessary to write and service Policies. You will be responsible for all other business expenses.

Advertising and Sales Promotion. LBL will furnish, at LBL's cost, all blanks, advertising materials, circulars and other printed sales material. LBL will consider your suggestions or requests for specialized solicitation material, but none may be used without LBL's prior written approval.

Premium Refunds. If LBL shall refund any premium received by us in accordance with Article 4 (b) hereof, you shall immediately repay LBL any commissions received by you with respect to such premium.

6. VESTING OF COMMISSIONS

All first year and renewal commissions are vested unless this Contract is terminated "for cause."

7. TERMINATION OF THIS CONTRACT

This Contract may be terminated without cause and for any reason by either party upon fifteen (15) days written notice delivered or mailed to the other party at its last known address.

This Contract shall automatically terminate as of your date of death or incompetency. In the event of such death or incompetency, any compensation due you shall be paid when due to your lawful spouse, if living and co-habiting with you, otherwise to your estate.

LBL may terminate this Contract "for cause" by sending to your last known address a written notice of such termination, which shall be effective immediately upon mailing of such notice, if you do any of the following acts:

- a) Fail to strictly observe any company rule, regulation, requirement or instruction, whether written or unwritten,
- b) Violate any state insurance law, regulation or policy,
- c) Withhold any money, policy receipt or property of LBL,
- d) Rebate or offer to rebate all or part of a premium on a policy of insurance issued by LBL in violation of the anti-rebate laws of the state in which the Policy is issued,
- e) In the sole judgment of LBL, establish a pattern of inducing or attempting to induce policyholders of LBL to discontinue payment of premiums or relinquish all or part of any Policy,
- f) Induce or attempt to induce any agent, sub-agent or broker to leave LBL's service,
- g) Violate any criminal law or statute,
- h) Make any material misrepresentation or perform any fraud or dishonesty affecting LBL or its policyholders, or
- i) Breach or violate any provision of this Contract.

LBL shall have, for each and every such act or omission, the right to terminate this Contract "for cause," and you shall, as of the date of termination, unconditionally forfeit all rights, claims and demands whatsoever you have against LBL. This forfeiture includes both first year and renewal commissions or other compensation or payment, whether accrued and not payable at the date of termination or to accrue after the date of termination, under this or any previous Contract, agreement or supplementary or amendatory contract or agreement between you and LBL, but nothing herein shall be construed to affect the rights or claims of LBL against you under this Contract or otherwise.

Effect Of Termination. Upon any termination of this Contract, any and all of your obligations to LBL shall mature, accelerate and become immediately due and payable in full notwithstanding any agreement to the contrary, and you shall immediately and without further notice return all then undelivered policies and all other property furnished or provided to you by LBL

If, subsequent to termination of this Contract, you shall misappropriate or impair any funds or property of LBL or any funds received on account of LBL, or fail to remit any funds due or property of LBL within ten (10) days after receipt of demand therefore, LBL shall be fully

and completely discharged with respect to any and all its obligations under this Contract, including, but not limited to, the payment of any commissions.

Minimum Payment. Following termination of this Contract, no Renewal Commissions or Service Fees will be paid to you following any calendar year in which the total amount of such Commissions and Service Fees due to you shall amount to less than three hundred dollars (\$300).

8. ENTIRE CONTRACT

This Contract and the Commission Schedules, as amended, and Application for Agent’s Appointment and Contract attached hereto contain the entire understanding between the parties and supercedes all prior contracts and agreements there between, whether written or oral, on all matters. No modification of any provision of this Contract, except modifications of the Commission Schedules, shall be effective unless evidenced in a writing signed by you and LBL.

9. NOTICE

Any written notice required under this Contract shall be deemed received on the date mailed, if sent properly addressed to the last known address of the other party by prepaid certified mail, return receipt requested and, if otherwise given, on the date actually received.

10. APPLICABLE LAW AND VENUE

This Contract shall be governed by the laws of the state of Texas, and any interpretation of the language, intent, performance or obligation of this Contract shall be done in accordance with the laws of the state of Texas. This Contract is performable in Dallas County, Texas, and any suit, action or proceeding by either party to this Contract must be initiated and brought in Dallas County, Texas. All sums or amounts due or to become due to either party are payable in Dallas, Dallas County, Texas.

11. ASSIGNMENT

You may not assign this Contract, or any compensation accruing to you hereunder, or any interest herein except with the written consent of LBL.

12. WAIVER

Failure of LBL to insist upon strict compliance with any of the provisions of this Contract or any of the rules or regulations of LBL shall not be construed as a waiver thereof, but such provisions, rules and regulations shall continue to be in full force and effect.

13. SEVERABILITY

Any provision of this Contract which shall prove to be invalid, void or illegal shall in no way affect, impair or invalidate any other provision contained herein, and such other provisions shall remain in full force and effect.

LIBERTY BANKERS LIFE INSURANCE COMPANY
DALLAS, TEXAS

Agent Name (print or type)

By: _____
Authorized Representative

X

Applicant/Agent Signature

Title

Date

Date



Please Check Appropriate Company

- Liberty Bankers Life Insurance Company (LBL)
- The Capitol Life Insurance Company (CLIC)
- American Benefit Life Company (ABL)

Agent Direct Deposit

If you want your commissions to be deposited by EFT, please complete this form.

Agent Name: _____ Agent Number: _____

Address / City / State / Zip: _____

Phone Number: _____ Social Security or Tax ID Number: _____

I hereby request that until I notify The Company otherwise, each commissions payment, commencing with the next payment due, shall be paid by Electronic Fund Transfer (EFT) to:

Name of Financial Institution: _____

Address / City / State / Zip: _____

Phone Number: _____

For credit to my (please choose one): Checking Savings

ABA Routing Number: _____ **Account Number:** _____

Please Attach a Voided Check or Deposit Slip Here

I authorize The Company to make deposits to the bank account noted above. I shall deem receipt by said Financial Institution of such credit entries as receipt by me. In the unlikely event of a deposit error, I authorize The Company to make adjustments to correct the error. This authority is to remain in full force and effect until The Company has received written notification from me of its termination in such time and in such manner as to afford The Company a reasonable opportunity to act.

Agent Signature: _____ Date: _____

P.O. Box 22069 • Waco, TX 76702-2069 • (800) 274-4829 • (254) 751-0115 Fax

Liberty Bankers Life Insurance Company, The Capitol Life Insurance Company, and American Benefit Life Insurance Company (the “Company”) discloses to you that a consumer report is being obtained from a consumer reporting agency for the purpose of evaluating you for a Producer Contract with the Company. It may be an investigative consumer report that includes information as to your character, general reputation, personal characteristics and mode of living.

I acknowledge that my signature on the Application for Producer Contract and Appointment serves as an acknowledgement that I have received this Disclosure in accordance with the requirements under the Fair Credit Reporting Act, as amended.

- **I authorize the Company, now and at any time while I am contracted and appointed to represent the Company for the sale and solicitation of the Company’s products, to obtain a consumer report and/or investigative consumer report on me.**
- I authorize and request any consumer reporting agency to furnish any and all information in their possession regarding me in connection with the Company’s evaluation for a Producer Contract. I authorize that a photocopy of this disclosure be accepted with the same authority as the original;
- I have the right to make a written request within a reasonable period of time to receive the additional, detailed information about the nature and scope of this investigation;
- I authorize the Company to share this information with the appropriate people in the Company, including but not limited to identified persons and those involved in the licensing and contracting process; and
- I understand I am not to solicit business on behalf of any Company until all required licenses and appointments have been obtained and all required contracts have been executed.

I have received “A Summary of Your Rights Under the Fair Credit Reporting Act.”

California, Minnesota and Oklahoma Applicants Only. Please check here to have a copy of your consumer report sent directly to you by the appropriate credit repository. If you have checked this box to receive a copy of your credit report, you must return this form with your agent contracting paperwork and provide your name and social security number below.

Name _____ Social Security Number _____

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - o a person has taken adverse action against you because of information in your credit report;
 - o you are the victim of identity theft and place a fraud alert in your file;
 - o your file contains inaccurate information as a result of fraud;
 - o you are on public assistance;
 - o you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days.** However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 877) 382-4357</p>