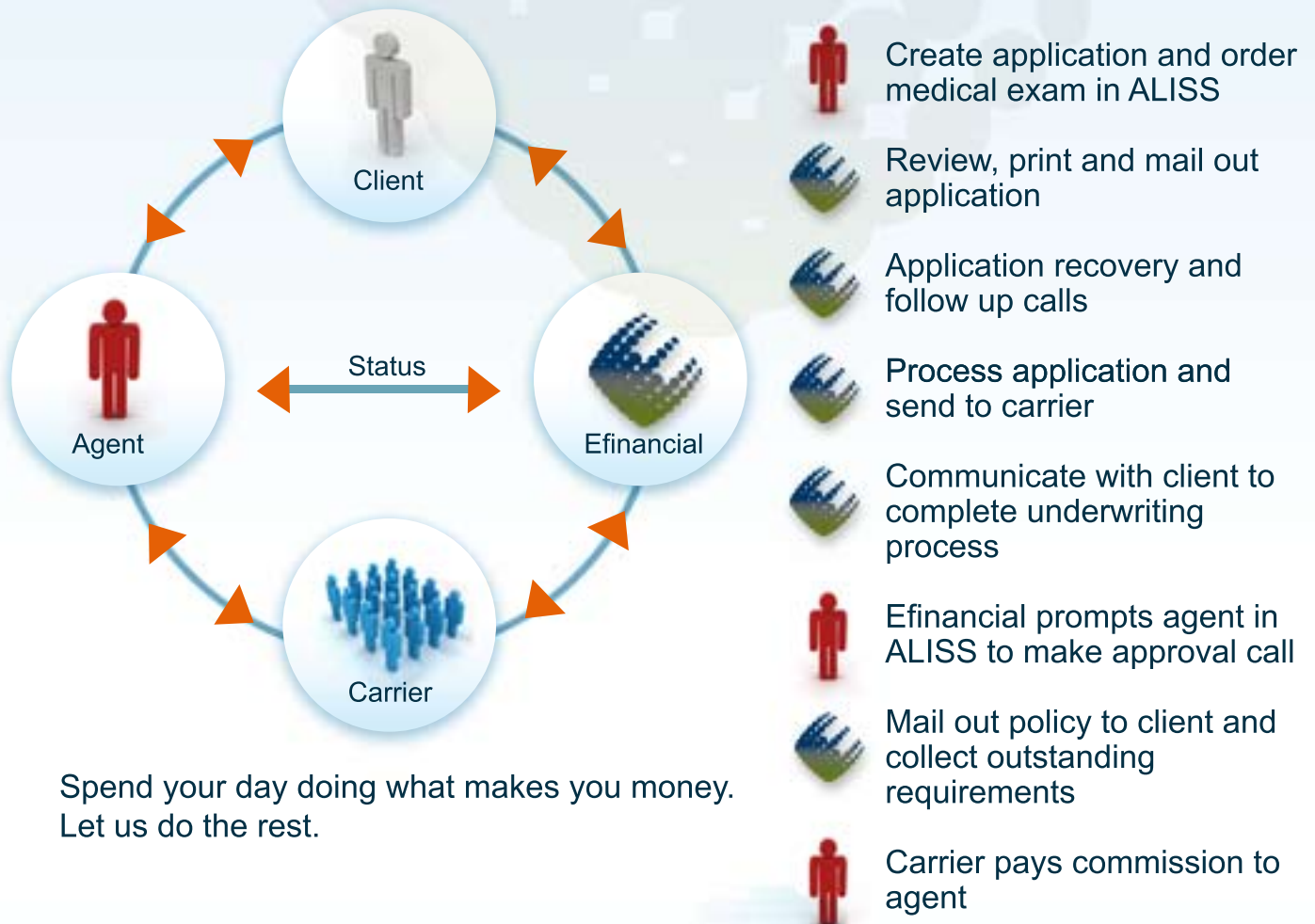


Are you looking to setup a call center or connect a network of agents and minimize overhead? Are you a successful agent who wants to maximize selling time?

## Efinancial's Virtual Agency Channel Provides you with:

- Lowered fixed cost for your business
- Comprehensive fulfillment services
- Virtual Assistant and Case Manager
- Proven Process designed for high volume sales



Spend your day doing what makes you money.  
Let us do the rest.

**EFINANCIAL VIRTUAL AGENT AGREEMENT**

This Virtual Agent Agreement (“Agreement”) is entered into by and between Efinancial, Inc., a Nevada corporation (“Efinancial”) and the agent named below (“Agent”), and is effective as of the later of the dates appearing on the signature page hereof.

|   |             |                            |            |
|---|-------------|----------------------------|------------|
| <b>AGENT NAME</b> (last, first, middle initial) |             | <b>SSN / TAX ID NUMBER</b> |            |
| <b>CORPORATION NAME</b> (if applicable)         |             |                            |            |
| <b>ADDRESS</b>                                  | <b>CITY</b> | <b>STATE</b>               | <b>ZIP</b> |
| <b>PHONE</b>                                    | <b>FAX</b>  | <b>EMAIL ADDRESS</b>       |            |

**RECITALS**

A. Efinancial is in the business of soliciting, underwriting, processing and otherwise administering insurance policies and has developed an order fulfillment system whereby agents may solicit insurance policies to be processed by Efinancial (the “Efinancial System”).

B. Agent is in the business of soliciting and processing insurance policies and desires to utilize the Efinancial System in connection with such business; and Efinancial desires to retain Agent’s services to solicit insurance policies utilizing the Efinancial System.

NOW, THEREFORE, in consideration of the mutual promises and covenants set forth herein, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

**AGREEMENT**

1. Agent’s Obligations. Agent hereby agrees to fulfill the obligations set forth in this Agreement, including but not limited to the following:

1.1. Best Efforts. Agent shall dedicate his or her commercially reasonable best efforts to solicit and process insurance policies using the Efinancial System, including but not limited to the following: completion of insurance applications; scheduling paramed examinations; communication with applicants and Efinancial regarding status of applications; obtaining acceptable placement ratios; and updating of information Efinancial’s ALISS system.

1.2. Laws, Regulations and Rules. Agent shall comply with all federal, state and local laws, regulations and rules applicable to Agent’s solicitation of insurance policies, and all rules, policies and procedures and standards which are provided to Agent by any insurance carrier with which Efinancial has a relationship (each, an “Efinancial Carrier”). Agent shall hold the appropriate insurance licenses in all applicable states.

1.3. Marketing Materials. Agent agrees to use only Efinancial approved co-branded marketing materials to solicit insurance policies.

1.4. Email Usage Policy. Agent acknowledges that it has received a copy of the Efinancial Email Usage Policy, attached hereto as Exhibit A and incorporated herein by this reference, and agrees to comply with all of the provisions set forth therein.

1.5. Agent Manual. Agent acknowledges his or her receipt of the Efinancial Virtual Agency Channel Agent Manual, attached hereto as Exhibit B and incorporated herein by this reference, and agrees to comply with all of the provisions set forth therein.

2. Efinancial’s Obligations. Efinancial hereby agrees to fulfill the obligations set forth in this Agreement, including but not limited to the following:

2.1. Email Account. Promptly after execution of this Agreement, Efinancial shall assign to Agent an Efinancial email address to be used in the performance of Agent’s obligations under this Agreement. Efinancial shall not terminate or otherwise restrict Agent’s access to such email account except upon a material breach by Agent of the Email Usage Policy or any other provision of this Agreement.

2.2. ALISS System. Promptly after execution of this Agreement, Efinancial shall assign a user account in the ALISS system to enable Agent to perform his or her obligations under this Agreement. Efinancial shall not terminate or otherwise restrict Agent’s access to the ALISS system except upon a breach by Agent of any provision of this Agreement.

2.3. Marketing Materials. Efinancial will provide co-branded marketing materials to Agent to be used in the performance of Agent’s obligations hereunder.

2.4. Fulfillment Services. Efinancial agrees to use its best efforts to process and otherwise administer insurance applications solicited and submitted by Agent, including but not limited to the delivery and retrieval of applications from

applicants; submission of applications to Efinancial Carriers; correspondence with applicants to complete applications; delivery of policies to applicants; and documentation of case status in ALISS and communication of status to applicants.

3. Independent Contractor. Agent shall be an independent contractor and shall have no authority to bind Efinancial. Nothing contained in this Agreement shall be deemed or construed by the parties hereto or by any third person to create the relationship of principal and agent or partnership or joint venture or of any association between any of the parties hereto other than independent contracting parties. Agent shall not represent himself or herself as having any relationship with Efinancial other than an independent contractor. Agent shall have no claim against Efinancial for vacation pay, sick leave, retirement benefits, social security, worker’s compensation, health or disability benefits, unemployment insurance benefits, or employee benefits of any kind.

4. Compensation. Efinancial shall have no obligation to pay any compensation to Agent for the placement of insurance policies pursuant to this Agreement. Agent shall be compensated directly by Efinancial Carriers pursuant to terms of separate agreements between Agent and such Efinancial Carriers.

5. Termination. This Agreement may be terminated by either party for any or no reason upon thirty (30) days’ written notice to the other party. In the event that Agent’s license is terminated by any state, or any Efinancial Carrier terminates its relationship with Agent, Efinancial may, in its sole discretion, terminate this Agreement upon written notice to Agent.

6. Indemnification. Agent shall indemnify, defend, protect, and hold harmless Efinancial, to the fullest extent permitted by law, from and against any and all claims, demands, obligations, losses, causes of action, costs, damages, expenses and liabilities (including without limitation court costs and reasonable attorneys’ fees) incurred by Efinancial arising from or relating to Agent’s breach of any provision of this Agreement or any negligence, willful misconduct or gross negligence of Agent. Upon receiving notice of any action or claim brought or asserted against Efinancial for which indemnity is sought pursuant to this paragraph, Agent shall promptly assume the defense of such action or claim and be responsible for all expenses related thereto. Notwithstanding the foregoing, Efinancial may retain its own legal counsel and shall be entitled to reimbursement by Agent of all reasonable legal fees, costs and expenses incurred in the defense of such action or claim.

7. Representations and Acknowledgements of Agent. Agent hereby represents and warrants to Efinancial that he or she has never been convicted of a federal or state felony involving dishonesty or breach of trust, except as previously disclosed to Efinancial. Agent acknowledges that Efinancial will not provide Errors and Omissions coverage and Agent is responsible for obtaining such coverage for himself or herself. Agent acknowledges that it is Agent’s own responsibility to understand the products, commission schedules, commission chargeback provisions and other features and benefits pertaining to the Efinancial Carriers whose policies Agent may solicit, and to understand and comply with all applicable insurance solicitation laws and consumer protection laws.

8. Confidentiality. Agent agrees that he or she will not use or disclose any nonpublic personal information, including but not limited to financial or health information about applicants or holders of insurance policies (“Protected Information”), except as provided in this Agreement. Agent will treat all Protected Information as confidential and shall allow Agent’s employees, agents and representatives access to Protected Information only on a “need to know” basis. Agent and Agent’s employees, agents and representatives shall not use or disclose Protected Information except as necessary to perform Agent’s obligations under this Agreement or as otherwise permitted under federal and/or state regulations and legislation.

9. Assignment. This Agreement shall not be assigned, transferred, subcontracted, sublicensed or delegated in whole or in part by Agent without prior written consent of Efinancial. Efinancial shall be absolutely free to assign, transfer, subcontract, sublicense or delegate its rights and obligations under this Agreement, whether in whole or in part.

10. Miscellaneous. This Agreement contains the entire agreement of the parties with respect to the subject matter hereof, and may not be changed, amended, modified or terminated except by an instrument in writing signed by Efinancial and Agent. This Agreement may be signed in counterparts, any one of which shall be deemed to be an original. This Agreement shall be governed by, construed and enforced in accordance with the internal laws of the State of Washington, without giving effect to principles and provisions thereof relating to conflict or choice of laws irrespective of the fact that any one of the parties is now or may become a resident of a different state. If any provision of this Agreement is deemed to be invalid, illegal or unenforceable, such provision shall be considered severed from the rest of this Agreement and the remaining provisions shall continue in full force and effect as if the invalid provision had not been included.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be duly executed as of the later of the dates set forth below.

**AGENT**

**EFINANCIAL, INC.**

**X**

**SIGNED**

**DATE**

SIGNED

DATE

**PRINT NAME**

PRINT NAME

**Exhibit A**  
**Efinancial Virtual Agent Email Usage Policy**

Use of email by Virtual Agents of Efinancial is permitted and encouraged where such use supports the goals and objectives contained in the Virtual Agent Agreement.

However, Efinancial has a policy for the use of email whereby the agent must ensure that they:

- comply with current legislation
- use email in an acceptable way
- do not create unnecessary business risk to Efinancial by their misuse of email

**Unacceptable Email Behaviour**

The following list outlines some unacceptable emailing behaviour. This is not intended to be an exhaustive list. If you have a question regarding a specific situation you are unsure about, please discuss it with your Efinancial representative.

- forwarding of company confidential messages to external locations  
distributing, disseminating or storing images, text or materials that might be considered indecent, pornographic, obscene or illegal
- use of email account communications systems to send chain letters
- distributing, disseminating or storing images, text or materials that might be considered discriminatory, offensive or abusive, in that the context is a personal attack, sexist or racist, or might be considered as harassment
- accessing copyrighted information in a way that violates the copyright
- breaking into another agent’s system or unauthorized use of a password/mailbox
- broadcasting unsolicited personal views on social, political, religious or other non-business related matters
- undertaking deliberate activities that internal Efinancial staff effort or networked resources
- introducing any form of computer virus or malware into the corporate network

**Monitoring**

Efinancial accepts that the use of email is a valuable business tool. However, misuse of this facility can have a negative impact upon agent productivity and the reputation of the business. All messages sent and received through this platform may be subject to discovery and subpoena in any legal action.

In addition, email resources are provided for business purposes. Therefore, Efinancial maintains the right to examine any systems and inspect any data recorded in those systems. In order to ensure compliance with this policy, Efinancial also reserves the right to use monitoring software in order to check upon the use and content of emails.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be duly executed as of the later of the dates set forth below.

**AGENT**

**EFINANCIAL, INC.**

**X** \_\_\_\_\_

**SIGNED**

**DATE**

\_\_\_\_\_

DATE

\_\_\_\_\_

PRINT NAME

I WANT \_\_\_\_\_ / I DON'T WANT \_\_\_\_\_ an EfinancialDirect.net email address (e.g. [Georgel@EFinancialDirect.net](mailto:Georgel@EFinancialDirect.net)).  
Please initial your email choice above.

**Exhibit B**

**Virtual Agent Manual – Sent upon receipt of executed documents at Efinancial.**

**OVERRIDE ADDENDUM TO  
EFINANCIAL VIRTUAL AGENT AGREEMENT**

This Override Addendum ("Addendum") to the Efinancial Virtual Agent Agreement is entered into by and between Efinancial, Inc., a Nevada corporation ("Efinancial") and the agent named below ("Agent"), and is effective as of the Effective Date specified below.

AGENT NAME (last, first, middle initial)

SSN / TAX ID NUMBER

CORPORATION NAME (if applicable)

**RECITALS**

A. Efinancial and Agent are parties to a Virtual Agent Agreement ("Agreement"), dated \_\_\_\_\_, the terms of which are incorporated herein by this reference.

B. Agent has been appointed or expects to be appointed by one or more Efinancial Carriers whose commission structures differ from those of other Efinancial Carriers, necessitating a separate commission structure as between Efinancial and Agent in respect of such carriers (referred to herein as "Override Carriers").

C. Efinancial and Agent desire to enter into this Addendum to set forth their respective rights and obligations in respect of commissions arising from insurance policies serviced by Override Carriers. This Addendum supersedes the Agreement with respect to the subject matter contained herein; in the event of any conflict between the provisions of the Agreement and this Addendum, the provisions of this Addendum shall control.

NOW, THEREFORE, in consideration of the mutual promises and covenants set forth herein, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

**AGREEMENT**

1. Term. This Addendum shall be effective as of the Effective Date set forth above, and shall continue until Efinancial and Agent have fulfilled all of their respective obligations arising hereunder.

2. Defined Terms. All capitalized terms used but not defined in this Addendum shall have the meanings set forth in the Agreement. In addition, the following terms shall have the following respective meanings:

2.1. "Override Policy" shall mean any policy serviced by an Override Carrier.

2.2. "Carrier Commission" shall mean, for each Override Policy, the amount paid by the applicable Override Carrier to Efinancial as consideration for placing such Override Policy.

2.3. "Override Commission" shall mean, for each Override Policy, the advance against the Carrier Commission paid by Efinancial to Agent. Override Commissions paid by Efinancial to Agent shall be an indebtedness of Agent to Efinancial.

3. Override Commissions.

3.1. Accrual of Override Commissions. For each Override Policy placed in force by Agent, Efinancial shall advance to Agent an Override Commission on the Net First Year Commissionable Premium (defined on Schedule A), determined as set forth on Schedule A, attached hereto and incorporated herein by this reference, as amended from time to time.

3.2. Limit on Override Commissions. The maximum Override Commission advanced by Efinancial shall be \$2,000 per Override Policy placed in force by Agent. Any commission amount due to Agent that is over \$2,000 shall be paid by Efinancial to Agent only after the Carrier Commission for such Override Policy has been received by Efinancial from the applicable Override Carrier.

3.3. Chargebacks. In the event that an Override Policy placed by Agent terminates for any reason, and a chargeback of some or all of the Carrier Commissions (a "Chargeback") for such Override Policy results, Agent shall reimburse Efinancial in the amount of such Chargeback. All Chargebacks will be deducted from the amount payable by Efinancial to Agent in the month that such Chargebacks are received by Efinancial.

3.4. Monthly Statements; Payment of Override Commissions. On or before the 25<sup>th</sup> day of each month, Efinancial shall deliver to Agent an itemized statement setting forth all Override Commissions, Carrier Commissions and Chargebacks for the previous month, together with a check in the amount of all accrued Override Commissions minus Chargebacks.

3.5. Negative Balances. In the event that total amount of Chargebacks is greater than the amount of Override Commissions in any given month, the negative balance will be applied to the next monthly statement. If, after one month, Agent's accrued Override Commissions do not offset the negative balance, Agent shall reimburse Efinancial for the amount of such negative balance within 30 days of receiving the monthly statement from Efinancial. Payment may be by company check, cashier's check, money order or credit card. Any negative balance outstanding after payment is due shall accrue interest at a rate of eight percent (8%) per year. All payments on the negative balance will be applied first to pay interest and then to reduce the negative balance. Agent shall be responsible for all costs and expenses incurred by Efinancial in recovering any negative balance, including attorney's fees and court costs. Such costs and expenses shall be added to the negative balance of and shall accrue interest at eight percent (8%) per year.

IN WITNESS WHEREOF, the parties hereto have caused this Addendum to be duly executed as of the Effective Date.

**AGENT**

**EFINANCIAL, INC.**

X

SIGNED

DATE

SIGNED

DATE

PRINT NAME

PRINT NAME



# ALISS QUOTE

## Efinancial

3310 146th Place SE, Suite B, Bellevue WA 98007  
 Phone & Fax: 866-851-6373  
 email: MattM@Efinancial.net

SALESPERSON: Matt Mesaros

QUOTE : \_\_\_\_\_

DATE : \_\_\_\_\_

QUOTE EXPIRATION DATE : 5 DAYS AFTER QUOTE DATE

TO

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

City, State Zip: \_\_\_\_\_

Email: \_\_\_\_\_



| SALESPERSON | PAYMENT TERMS    | PAYMENT METHOD                          |
|-------------|------------------|---|
|             | Due Upon Receipt | Monthly or Annual with Pre-Pay Discount |

| QTY | ITEM #  | DESCRIPTION  | UNIT PRICE | ANNUAL PRICE |
|-----|---------|--|------------|--------------|
| 1   | ALISS-1 | <b>Automated Life Insurance Sales System License</b><br>\$60 per MONTH per ALISS User Account. | \$60       | \$720        |
| 1   | A-Set-1 | <b>ALISS One-Time Setup Fee \$150</b><br>per ALISS User Account                                | \$150      | \$150        |
| 1   | A-VA-CR | <b>VIRTUAL AGENT SET-UP FEE CREDIT</b><br>(You Save \$150! Per Virtual Agent Account.)         | (\$150)    | (\$150)      |

|     |                                      | First Month           | First Year             |
|-----|--------------------------------------|-----------------------|------------------------|
| (A) | Sub-Total per ALISS User Account =>  | <del>\$210</del> \$60 | <del>\$870</del> \$720 |
| (B) | Number of ALISS Users =>             |                       |                        |
| (C) | (A) x (B) = TOTAL COST TOTAL COST => |                       |                        |

WA sales tax will be added to the amount charged to WA residents.

### TERMS & CONDITIONS

- The ALISS user account will be activated upon payment.
- Every new ALISS subscriber agrees to a 12 month contract with \$180.00 Early Termination Fee.
- ALISS license(s) renews automatically on the anniversary date, unless notified otherwise in writing.

| Agents Ordering New ALISS User Accounts (Please Print Clearly.)                 |   |   |
|---|---|---|
| 1   | 2 | 3 |
| 4   | 5 | 6 |
| For additional users attach separate pages referencing this quotation and date. |   |   |

This is a quotation on the services named, subject to the conditions noted above: I Agree to the terms and conditions stated above and understand the agreement.

To accept this quotation, sign here and return: X \_\_\_\_\_ Date: \_\_\_\_\_



# ALISS PAYMENT

## Efinancial

3310 146th Place SE, Suite B, Bellevue WA 98007

Phone & Fax: 866-851-6373

email: MattM@Efinancial.net

SALESPERSON: Matt Mesaros

QUOTE : \_\_\_\_\_

DATE : \_\_\_\_\_

QUOTE EXPIRATION DATE : 5 DAYS AFTER QUOTE DATE

### Fiduciary Information

|                         |                    |              |  |
|-------------------------|--------------------|--------------|--|
| Fiduciary's Name        | (Last, First & MI) |              |  |
| Complete Street Address |                    |              |  |
| City, State & Zip Code  |                    |              |  |
| Social Security #       |                    | Office Phone |  |
| Cell Phone Number       |                    | Fax Number   |  |
| Email                   |                    |              |  |

I have read and agree to the ALISS License Agreement posted on [www.Efinancial.net](http://www.Efinancial.net) and understand as the fiduciary I am responsible for the initial and ongoing fees of any ALISS users I may add to my ALISS account. The initial billing for each new user account includes both the set-up fee and first month's subscription fee. Subsequent monthly billings will occur on the regular Efinancial monthly billing cycles. I may cancel my ALISS subscription at any time subject to a \$180 Early Termination Fee per each terminated user account.

### Payment Information and Authorization

|   |                      |       |
|---|----------------------|-------|
| <input type="checkbox"/> Bill card on file (last 4 digits)_____ | X                    | _____ |
|   | Authorized Signature | Date  |

|  |   |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
|--|---|---|------|--|--------------|--|-----------------|--|-----------------|---------------|-----------------|--|-------------------|--|--|--------------|---|--|--|--------------|--|-----------------|--|-----------------|---------------|-----------------|--|-------------------|--|
| <input type="checkbox"/> <b>Credit Card Payment Authorization</b><br>I authorize Efinancial L.L.C. to initiate recurring electronic debit entries from my account indicated below for the payment of my ALISS set-up and user fees. I understand I will receive a notice from Efinancial if the amount changes. I acknowledge that the origination of ACH trans-actions to my account must comply with the provisions of U.S. law. This authority will remain in effect until I cancel it in writing.    | <input type="checkbox"/> <b>Credit Card Payment Authorization</b><br>I authorize Efinancial L.L.C. to initiate recurring electronic debit entries from my account indicated below for the payment of my ALISS set-up and user fees. I understand I will receive a notice from Efinancial if the amount changes. I acknowledge that the origination of ACH trans-actions to my account must comply with the provisions of U.S. law. This authority will remain in effect until I cancel it in writing. |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
| <table border="1"> <tr> <td>Account Type</td> <td><input type="checkbox"/> American Express <input type="checkbox"/> Discover</td> </tr> <tr> <td></td> <td><input type="checkbox"/> Master Card <input type="checkbox"/> Visa</td> </tr> <tr> <td>Name on Card</td> <td></td> </tr> <tr> <td>Credit Card No.</td> <td></td> </tr> <tr> <td>Expiration Date</td> <td>Security Code</td> </tr> <tr> <td>Billing Address</td> <td></td> </tr> <tr> <td>City, State &amp; Zip</td> <td></td> </tr> </table> | Account Type  | <input type="checkbox"/> American Express <input type="checkbox"/> Discover |      | <input type="checkbox"/> Master Card <input type="checkbox"/> Visa | Name on Card |  | Credit Card No. |  | Expiration Date | Security Code | Billing Address |  | City, State & Zip |  | <table border="1"> <tr> <td>Account Type</td> <td><input type="checkbox"/> American Express <input type="checkbox"/> Discover</td> </tr> <tr> <td></td> <td><input type="checkbox"/> Master Card <input type="checkbox"/> Visa</td> </tr> <tr> <td>Name on Card</td> <td></td> </tr> <tr> <td>Credit Card No.</td> <td></td> </tr> <tr> <td>Expiration Date</td> <td>Security Code</td> </tr> <tr> <td>Billing Address</td> <td></td> </tr> <tr> <td>City, State &amp; Zip</td> <td></td> </tr> </table> | Account Type | <input type="checkbox"/> American Express <input type="checkbox"/> Discover |  | <input type="checkbox"/> Master Card <input type="checkbox"/> Visa | Name on Card |  | Credit Card No. |  | Expiration Date | Security Code | Billing Address |  | City, State & Zip |  |
| Account Type   | <input type="checkbox"/> American Express <input type="checkbox"/> Discover   |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
|  | <input type="checkbox"/> Master Card <input type="checkbox"/> Visa  |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
| Name on Card   |   |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
| Credit Card No.  |   |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
| Expiration Date  | Security Code   |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
| Billing Address  |   |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
| City, State & Zip  |   |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
| Account Type   | <input type="checkbox"/> American Express <input type="checkbox"/> Discover   |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
|  | <input type="checkbox"/> Master Card <input type="checkbox"/> Visa  |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
| Name on Card   |   |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
| Credit Card No.  |   |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
| Expiration Date  | Security Code   |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
| Billing Address  |   |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
| City, State & Zip  |   |   |      |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |
| X<br>_____<br>Authorized Signature   | Date  | X<br>_____<br>Authorized Signature  | Date |  |              |  |                 |  |                 |               |                 |  |                   |  |  |              |   |  |  |              |  |                 |  |                 |               |                 |  |                   |  |



# ALISS SIGNATURE

## Efinancial

3310 146th Place SE, Suite B, Bellevue WA 98007

Phone & Fax: 866-851-6373

email: MattM@Efinancial.net

SALESPERSON: Matt Mesaros

QUOTE : \_\_\_\_\_

DATE : \_\_\_\_\_

QUOTE EXPIRATION DATE : 5 DAYS AFTER QUOTE DATE

## ALISS Signature Template

(Please Print Your Name Clearly): \_\_\_\_\_

1. Use BLACK ink.
2. Sign your name INSIDE each box.
3. PICK the signature you like best.

Upload this signature

Upload this signature

Upload this signature

Upload this signature

The signature you choose will be used by ALISS to sign all your life insurance applications.



## Schedule A - Virtual Agent Comp eff 7/11/09

### Level 3.0

| <b>American General</b>   |  | <b><u>E</u></b>        |
|---|--|------------------------|
| Select-A-Term 31-35yr   |  | 85                     |
| Select-A-Term 20-30yr   |  | 80                     |
| Select-A-Term 15yr  |  | 70                     |
| Select-A-Term 10yr  |  | 50                     |
| AIG ROP Select-A-Term 31-35yr   |  | 80                     |
| AIG ROP Select-A-Term 15 and 20-30yr  |  | 75                     |
| <b>Assurity</b>   |  | <b><u>GA-II</u></b>    |
| Non-Med Term 20/30yr to \$350K (NMT23)  |  | 105                    |
| Non-Med Term 15yr to \$350K (NMT15)   |  | 95                     |
| Non-Med Term 10yr to \$350K (NMT10)   |  | 85                     |
| * Acci-Flex (ACCFL)   |  | 100                    |
| * Critical Illness \$5-\$50K (CI005)  |  | 62                     |
| * D.I. - to \$2,500/mo (D0710)  |  | 62.5                   |
| * WL - Modified DB (LSMB)   |  | 80                     |
| * WL - Level & Graded DB (LSLB & LSGB)  |  | 90                     |
| <small>* Paper Apps <u>or</u> On-Line Application, Non-Med Underwriting &amp; Electronic Signatures</small> |  |                        |
| <b>Banner</b>   |  | <b><u>AB 70</u></b>    |
| OPTerm 20 / 30  |  | 80                     |
| OPTerm 15   |  | 70                     |
| OPTerm 10   |  | 60                     |
| Advantra UL   |  | 80                     |
| Continuity UL 100 & Lifetime UL   |  | 65                     |
| Survivor Life   |  | 60                     |
| Capitol UL  |  | 65                     |
| <b>Fidelity Life Association</b>  |  | <b><u>PRDB</u></b>     |
| * Rapid Decision (RDT) Term 20 / 30yr   |  | 91                     |
| * Rapid Decision (RDT) Term 15yr  |  | 84                     |
| * Rapid Decision (RDT) Term 5yr / 10yr  |  | 77                     |
| * RD Mortgage Term  |  | 95                     |
| * Accidental Death  |  | 95                     |
| * Graded DB Life (Ages 70+)   |  | 50                     |
| * Graded DB Life (Ages 20-69)   |  | 50                     |
| <small>* Paper Apps <u>or</u> On-Line Application, Non-Med Underwriting &amp; Electronic Signatures</small> |  |                        |
| <b>Genworth Life Insurance Company</b>  |  | <b><u>GE 75</u></b>    |
| Sure Term 20 / 30yr   |  | 80                     |
| Sure Term 15yr  |  | 70                     |
| Sure Term 10yr  |  | 60                     |
| VantagePoint 20 / 30yr  |  | 80                     |
| VantagePoint 15yr   |  | 70                     |
| <b>ING</b>  |  | <b><u>04</u></b>       |
| TermSmart 20 / 30yr   |  | 75                     |
| TermSmart 15yr  |  | 70                     |
| TermSmart 10yr  |  | 55                     |
| ROP Term 20 / 30yr  |  | 80                     |
| ROP Term 15   |  | 70                     |
| <b>Prudential &amp; Prudential NJ</b>   |  | <b><u>50+15*</u></b>   |
| Term Essential 10 / 20yr  |  | 50+15*                 |
| Term Elite 10 / 20yr  |  | 50+15*                 |
| Univ Plus, Univ Protector, Sul Plus & SUL Protector   |  | 50+15*                 |
| <b>RBC - Express Term</b>   |  | <b><u>EGA</u></b>      |
| * Express Term-2 10, 15, 20 & 30yr lengths  |  | 90                     |
| * Express Term1, 10, 15, 20 & 30yr lengths  |  | 70                     |
| <small>* On-Line Application, Non-Med Underwriting &amp; Electronic Signatures - ONLY</small>               |  |                        |
| <b>RBC - Level Term</b>   |  | <b><u>IGA</u></b>      |
| Level Term 20 / 30yr (Fully Underwritten)   |  | 75                     |
| Level Term 10 / 15yr (Fully Underwritten)   |  | 65                     |
| <b>Transamerica</b>   |  | <b><u>IPC 70</u></b>   |
| Trendsetter Super 20 / 25 / 30yr  |  | 70                     |
| Trendsetter Super 15yr  |  | 65                     |
| Trendsetter Super 10yr  |  | 60                     |
| Final Expense   |  | 55                     |
| <b>West Coast Life</b>  |  | <b><u>Agent 80</u></b> |
| Focus Term 25 / 30  |  | 75                     |
| Focus Term 20   |  | 80                     |
| Focus Term 15   |  | 70                     |
| Focus Term 10   |  | 65                     |

-- All comp subject to change by carriers & Efinancial. --  
 -- ## + ## \* = Base comp from carrier + override from Efinancial. --