

**Outside Agent Program, Form 1099 Income  
Independent Licensed Life Insurance Agent**

**Plan 2014 A**

Rev. Date:  
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**Summary:** Award-winning Life Quotes, Inc. (founded 1984) is a now appointing experienced, independent call center life insurance agents to work our leads, advise our clients, write applications and guide our customers through the buying process. From your own home or office, you will work the days and hours of your choice, and connect into our call center and work our fresh life leads by phone using, on all calls, our scripts and procedures. All calls are recorded and graded. We've sold nearly 300,000 term life policies using this method.

As an independent agent working our leads on a contracted basis (you are free to choose your own days and hours, subject to minimum of 30 hours per week) we give you FREE training. In fact, we pay you \$500 for attending all of our training and meeting our minimum requirements.

- **First 3 weeks as a writing agent you will be paid \$500 or \$50/written application, whichever is higher.**
- **After that we pay you \$80 per application submitted to the insurance company for underwriting plus additional bonus incentives for production. Once the application is submitted you aren't involved at all after that and free to continue writing more applications and getting more submissions! (as long as you maintain 30 written applications per month) plus...**

With us, you can earn extra income in your agency by working from your own home or office. After the initial training you will be ready to work our leads, give advice, read our scripts, write applications and have a working knowledge of the life insurance sales process at Life Quotes. We will teach you how to make the reminder calls to our customers 72 hours before the scheduled paramed exam and successfully track the application all the way until it's submitted. The more higher your production, the higher your bonus potential!

You'll log directly into our main telephone system so that you can advise, quote and write life insurance applications as never before. Some days, we generate 750 fresh life insurance leads. You are free to set your own days and hours subject to a minimum commitment of 30 hours per week. 25% of that time must be on nights and weekends, which his when the leads are coming in and people are at home and ready to buy! As an experienced, independent life agent, you'll love our award-winning, 30-company quote and illustration system that can even produce accurate quotes in seconds for up to 40 common illnesses. It's very fast-paced here, so keep that in mind.

**NOTE: THIS IS A FAST-PACED TELEPHONE SALES ACTIVITY IN A CALL CENTER ENVIRONMENT. DO NOT APPLY OR SIGN UP TO BE A LIFE QUOTES OUTSIDE AGENT UNLESS YOU ARE TRULY READY, WILLING, ABLE AND PERSONALLY COMMITTED TO THE CALL CENTER METHOD OF SALES AND UNLESS YOU CAN CONSISTENTLY WORK NO LESS THAN 30 HOURS PER WEEK. IF YOU CANNOT COMMIT 30 HOURS PER WEEK THEN THIS IS NOT A GOOD FIT FOR YOU.**

## Plan 2014 A Outside Agent Program Earnings Examples:

Program pays \$500 per week or \$50 per application written for the first three weeks on the phone. It's important to ramp up your applications early on and we're looking for you to write no less than 30 applications in your first full month. After the initial three weeks within pay you \$80 to \$130 per application submitted (based on performance) to the insurance company with additional production bonus money to agents so that your income can keep rising.

- **Realistic income first year** – Write 15-20 applications per week will yield a first year income between \$35,000 and \$60,000 depending upon how many applications turn into submissions.
- **Second year six figure potential scenario – Working 40-50 hours weekly:** Write 30 applications per week and 20 submissions per week could yield \$9,000 month. Note this is second year with at least 40 state licenses, double or minimum requirement.

## Advantages for Independent OutsideAgents

- **Unlimited access to use our highly acclaimed, 30-company quote engine** that makes it easy to run comparative proposals in seconds. In addition to that, our perpetual auto-quote system will follow up with your customer on a regular basis. We make it fast and easy to write life business even when health conditions exist.
- **Training is completed via online webinar and is approximately 12 hours. The initial training period will consist of a series of homework assignments that are meant to get you hands on training. You'll also be expected to making calls out to our customers and running quotes as part of training. You will be paid \$500 during your first two weeks for attending all the training as well as meeting the minimum time requirements. After that, you'll be ready to move on to providing advice and completing applications.**
- **No cold calling! All leads coming into our main phone system are from a) immediately calls every application request received online within 60 seconds, b) the dialer having called prospective leads anytime from 1-90 days that such leads can legally be called and c) inbound calls to us from prospects and website visitors wanting quote and advice. Lead allocation can and will be based on your performance.**
- **Free training and set up from us. Plus, you get unlimited toll-free help, advice and assistance from us whenever you need it.** Nothing is more important than the right advise; we're here to back you up all the way.
- **Ability to work from your own home or office; ability to work the days and hours of your choosing provided you commit to no less than 30 hours per week and set a realistic schedule.**

**In recent years, Forbes.com and Kiplinger's have ranked Life Quotes a #1 life insurance site. On June 1, 2009 we were awarded the coveted A+ rating by the Better Business Bureau. In April 2009, MSN Money named us a "Top 100 Most Useful Website," We've used this same system to sell nearly 300,000 life policies over the years. So, rest assured that this program works and is very real. As an appointed OutsideAgent, you'll be using these systems to quickly find the best coverage-price value for the customers.**

Life Quotes has a unique, proprietary and award winning quote, illustration, order-entry, case management tracking, delivery and commission tracking system that works.

## **More Advantages for You**

- You maintain independent contractor status and receive IRS Form 1099 income.
- We do all of the case management work for you, which will keep you paperless and gives you more time to sell.

## **Life Quotes, Inc. Outside Agent Profile – 1099 Independent Contractor**

- You must hold and pay for at your own cost, a valid life insurance license in the 15 states we require and remain in good standing with each such state insurance department at all times. Proof of purchase must occur before you can come to the training.
- You must obtain, hold and pay for \$1 million of valid E&O insurance with Life Quotes, Inc. Evidence of this must be provided for before you begin acceptance and training.
- You must be able to pass two different skills assessments to our satisfaction (takes 3-4 hours).
- You must have no history or open or pending regulatory consumer complaints or disciplinary actions of any kind.
- You must be able to meet the appointment requirements of each of our carriers.
- You cannot be currently involved in a Chapter 7 bankruptcy or a Chapter 13 bankruptcy that does not yet have a re-payment plan established. Also, no open liens, judgments or pending court dates (we want your company appointment papers to sail through with no problems or delays).

## **Life Quotes is Safe and Easy to do Business with**

- Founded in 1984.
- Employee-ownership culture pervades – you'll always deal directly with the owner- founder, who is a sales person who thinks like you do.
- Our easy-to-use online order placement and case management system frees you up to make more sales without getting bogged down in paperwork.
- No costly "field manager" structure – you'll always deal directly with Life Quotes personnel and be assigned a highly-experienced Sales Leader who is dedicated to helping you achieve your earnings goals.

# Questions and Answers

## Life Quotes Outside Agent Program (v. 5-6-14)

### Why are you contracting with independent outside agents to write life insurance applications on your own leads?

We are experiencing robust lead flows from our advertising and partners. Using independent agents who know how to sell is a good way for us to handle and meet this demand.

### So as an independent agent working on a 1099 basis, can I work from home and work the days and hours of my choice? And there's no cost to join?

Correct! You choose to work the days and hours of your choice provided that you commit to a minimum of 30 hours per week. And as an independent agent, you will have some start-up expenses of your own. For example, we require that you have in place and maintain life licenses in the 15 states where we write the most business **AFTER** accepted into the Outside Agent Program but **BEFORE** we schedule you for initial training. We also require that you obtain and maintain no less than \$1 million of insurance agent's errors and omissions insurance at your own cost prior to the start of training.

### How much money can I make doing this?

Realistically first year income \$30,000 to \$50,000 and second year income is \$50,000 to \$100,000. Your pay is really dependent on the time you put into the program and the number of licenses you purchase.

### So under this program I will be working your leads according to your scripts and procedures on recorded calls. Is that right?

That's correct. Under this program you will be working our leads using our scripts and procedures on recorded calls. We retain ownership of these leads at all times. At no time can you offer or cause to be offered any product or service to these leads and all payments to you stop immediately if your membership is canceled for any reason. Again, ownership of these leads rests with our partners and us and never reverts or is transferred to you. The pace here is very fast and our quality control measures, including call recording and call grading, are very tight, so this program is not for everybody.

### Can I take your leads and broker them outside of Life Quotes? Who owns the leads that I'll be working?

No. The Agreement between us specifies that all leads and customer lists that you come into contact with under this program shall forever remain the sole property of Life Quotes, Inc. and that you agree to never directly or indirectly solicit or cause to be solicited by others, any other product or service of any kind at any time. In other words, these are our leads and forever remain so. So under this program, understand that you will be working our leads, using our scripts and procedures and recorded calls that are graded. It's a very fast-paced call center kind of operation. **It is nothing like selling insurance face-to-face.**

### How many fresh life leads per day are you now generating as a firm?

Approximately 400-750 per day at present pace depending upon the day of the week. We currently have 10 in-house agents and about 40 outside agents that are working with us.

### How long does it take to write a life application on the Life Quotes system?

About 25 minutes per applicant. We require that you talk directly to the applicant when you write an application.

**So Life Quotes' personnel will do all of the case management chores and follow-up for me once the submission is made? After I write an application and enter it in the system, what are my responsibilities? Will I be notified if a submission is stalled for any reason?**

Yes! You remain paperless and focused on sales because we'll do all of the case management for you. After submission updates to the customer (at least weekly) are sent in the case managers name. This frees you up to continue writing more applications and getting more submissions.

Once you write an application and set a paramed date, time and place that's convenient to the applicant, you'll then call the applicant again 72 hours before the paramed exam so that you can reconnect with the customer and reconfirm the paramed. While it is your responsibility to make sure an application is submitted to the insurance company our support staff here will do most the work for you. However whenever something required is missing or when information from the paramedical exam reveals the price will be higher than originally quoted you will be notified to ensure submission.

**In this model, do I really stay paperless at all times?**

Yes! In our model, the application that you enter online is then electronically transmitted via e-mail directly to the customer. The customer can then print it out and have it signed and dated. Your responsibility is to use our scripts and procedures, to give advice that's compatible with our business model, to write complete applications and to make the required 72 hours phone call before the set paramed date to remind our customer of the upcoming appointment. None of this involves the printing of any paper at your end and all information that you will need or want will be always ready for you at any time in real-time on your Life Quotes Dashboard.

**As an Outside Agent, will I become appointed with each of the Life Quotes companies?**

Yes, appointment paperwork must be completed for each carrier and we'll help with that. But it's imperative that you provide us the appointment paperwork in a timely basis. Failure to do so will cause you to have a slow launch and this will impact your income.

**Will you give me free training to get started?**

Absolutely! All Life Quotes Outside Agents are required to attend our training before you can start. Also you'll be trained on using our systems and how to complete an application with you on a recorded call. Want even more good news? We'll pay you \$500 per week for attending the training and meeting our minimum requirements during the training period which is the first two weeks before you start writing your own applications

Consider it a positive that we've sold 300,000 life policies using this system in recent years. This tells you that the system works and that it was designed completely from the ground up from the agent and broker's perspective. Our quote engine is awesome in that it quotes 30 leading companies and can handle up to 40 common illnesses.

**I've never sold term life insurance before. Should I pursue this opportunity with you?**

**Honestly, No.** This program is designed only for experienced term life agents and brokers. We do not have the training resources to teach you the life insurance business under this program, nor can we risk wasting any new leads under this program. We only recommend this system for people who have experience in life insurance sales. In this fast-paced environment, we've set as a goal the writing of 4 applications per day for our agents, so keep in mind that the pace is very fast and not suitable for everybody.

**When I log into your phone system, will I be handling outbound or inbound calls?**

Both. Under our system, you will be trained starting by making outbound follow-up calls to people who've requested life quotes from us. Once you've mastered this skillset, we'll then allow you to handle inbound calls. While on our system, all the calls you make and receive will be billed to Life Quotes, Inc. and not yourself. But our top agents don't wait for inbound calls, they follow up making Outbound Calls to customers when the customer is available. Some agents make up to 500 Outbound calls per week.

**As an appointed Outside Agent, will I have an e-mail and voice mail account at Life Quotes? What about other sales support?**

Yes. You'll have the same tools, access to management and trainers that we give to our in-house agents. You'll have a dedicated Team Leader and you will be invited to all of our product and service webinars.

## Will I be working unique leads or leads that have been sold multiple times?

All of our leads are unique to us. Perhaps you've seen our ads on TV or in Money, Kiplinger's, SmartMoney and Forbes. Our leads are all 100% unique and exclusive to us via our own website or from our business partners, which include the #1 largest direct-to-consumer auto insurer. Generally speaking, we do not buy multiple-sold leads. In the last 14 years, we've spent \$110 million acquiring 3.2 million high quality life insurance leads, of which nearly 300,000 have bought a policy from us!

## As an Outside Agent, will I be required to adhere to your scripts and procedures on all calls and e-mails to prospects and customers?

Yes. We have a very precise business model that all of our agents must follow at all times on recorded phone lines and all calls are graded by our quality control unit. It's this kind of detail and consistency that has led to our success and we only want to contract with people who know, understand, appreciate and respect our model. **DO NOT APPLY TO THIS PROGRAM IF YOU ARE A FREE SPIRIT OR SELF-PROFESSED EXPERT AND THUS UNABLE OR UNWILLING TO READ AND USE OUR SCRIPTS ON EVERY CALL AS THIS IS A QUICK RECIPE FOR FAILURE IN OUR MODEL.**

## How long does it take to get started?

The application, acceptance and training process takes about 2 weeks. We typically start one new class of Outside Agents per month.

## What kind of computer setup must I have?

Here are our mandatory requirements (sorry, no exceptions allowed)

1. Must have Windows 7 or Windows 8 (Windows XP and Vista are not acceptable)
2. Must use Internet Explorer Version 9 or higher.
3. Have at least 4GB memory for Windows 7.
4. Sorry, we do not support Apple computers in this program.
5. No wireless Internet, phones or any VOIPs are allowed. You must use a landline.
6. Must have high speed internet access with a minimum 5 Mbps Download and 2 Mbps Upload speeds.

## Can I use my cell phone to login to your phone system?

No. Wireless systems are not allowed at any time on our system due to poor line quality and high frequency of dropped calls.

## Can my employees work these leads, too?

No. Only duly authorized, trained, licensed and appointed agents with \$1 million of E&O insurance under their own name can work our leads.

## What are the qualities you are looking for when bringing an agent onboard?

- Ability to work in a fast-paced call center. It takes a special person who can sit for 8 hours and talk to 85 people and remain cheerful at all times. If you have call center or inside sales experience it's a huge benefit.
- Ability to commit to no less than 30 hours each week to meet and exceed your goals. That comes down to about 7 hours per day 6 days of the week. We also require 25% of the time to be on nights and weekends.
- Understanding life insurance concepts and 1 year of experience selling life insurance face to face or over the phone.
- Driven to succeed and goal oriented. You have to be your own boss in many ways with this opportunity and if you don't have the drive to succeed and aren't focused on goals then this won't be a good fit.

## Life Quotes OutsideAgent Program Application (v. 5-6-14)

Complete this application and either e-mail (preferred) or fax it to:

Nathan Taylor; [ntaylor@lifequotes.com](mailto:ntaylor@lifequotes.com)  
**Life Quotes, Inc.**  
FAX (630) 839-0604

\_\_\_\_\_  
My Name

\_\_\_\_\_  
Today's Date

\_\_\_\_\_  
Firm Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, ZIP

\_\_\_\_\_  
Cell Phone

\_\_\_\_\_  
Day Phone

\_\_\_\_\_  
Evening Phone

\_\_\_\_\_  
E-mail address

**Dear \_\_\_\_\_,**

**I am an independent life insurance agent with high moral and ethical standards who can commit 30 or more hours per week to this call center activity. I have a lot of energy and drive and I am fully capable of representing Life Quotes in the marketplace to prospective life insurance shoppers according to your business model, scripts and procedures, which will also include the highest standards of conduct and reliability from me. I wish to apply for an independent agent contract with Life Quotes, Inc. Here's a little more about me:**

\_\_\_\_\_ I have \_\_\_\_\_ years of life sales experience within the last 3 years and \_\_\_\_\_ total years of life insurance sales experience.

\_\_\_\_\_ I can and will commit to no less than 30 or more hours per week to this call center activity.

\_\_\_\_\_ I sold \_\_\_\_\_ life insurance policies so far this year. I sold \_\_\_\_\_ life policies last year.

\_\_\_\_\_ I have no history of criminal conviction, I am not currently involved in a bankruptcy (personal or business), bad credit, current open liens, current unpaid debts or judgments of any kind and have no pending court cases of any kind. If you do, stop now and do not apply for this opportunity.

\_\_\_\_\_ I have never had a consumer or insurance company complaint against me with any insurance department or government agency or any other professional complaint of any kind and I've never had, used or been known by an alias name.

\_\_\_\_\_ Here is a list of life insurance companies that I have been appointed with and sold for over the past 5 years:

_____	_____
_____	_____
_____	_____
_____	_____

\_\_\_\_\_ I hereby grant you blanket permission to conduct a background check on myself at any time to the same degree that you customarily conduct for all new Life Quotes Independent agents. I also understand that each life insurance company that I subsequently seek to become appointed with will also run their own background checks on me.

\_\_\_\_\_ I am now licensed to sell life insurance in the following states: \_\_\_\_\_

\_\_\_\_\_ Starting on (date) \_\_\_\_\_, 2014, I am or will be available to work the following days and times (Central time) and that I must commit to working no less than 30 hours per week to remain as a contracted independent agent in this program.

My Tentative Availability -- Total Hours Per Week (must be 30 minimum): \_\_\_\_\_

\* Note 25% of your time should be in the evenings or weekends. Again this should be 7-9 hours per day 5-6 days per week. weekend warriors need not apply.

Monday	_____	_____
	Start	End
Tuesday	_____	_____
	Start	End
Wednesday	_____	_____
	Start	End
Thursday	_____	_____
	Start	End
Friday	_____	_____
	Start	End
Saturday	_____	_____
	Start	End
Sunday	_____	_____
	Start	End

\_\_\_\_\_ I understand that I am not applying for employment and that I am applying for an independent contractor position in which I acknowledge and agree is and will always remain on 1099 for income reporting purposes. As such, I agree and understand that I am responsible for all of my computer equipment, line costs and office equipment. I'm free to work the days and hours of my choosing and, standard to the insurance brokerage industry, I will obtain and provide my own agents' Errors and Omissions insurance.

\_\_\_\_\_ I understand that ***only after I've been accepted to join the program*** but before I will be allowed into training I will obtain licenses in the top 15 of the following states. (NY, CA, TX, FL, NJ, MD, VA, GA, PA, IL, NC, OH, AZ, CO and AL. **WARNING! THE NY LICENSE MUST BE A LIFE AGENT AUTHORITY. LIFE BROKER AUTHORITY IS NOT ACCEPTABLE!**

\_\_\_\_\_ I understand that I must complete all requirements for Life Quotes Outside Agent Training in 7 business days to be fully accepted into the program.

\_\_\_\_\_ **I am enclosing a copy of all of my state life insurance license(s).**

\_\_\_\_\_ **I am enclosing a copy of my current and up to date resume that does not contain any time gaps.**

\_\_\_\_\_ I understand that upon acceptance to the program I will obtain \$1,000,000 or more of insurance agents' Errors and Omissions insurance. If accepted into this program, I promise to keep such coverage in force at all times. **Note: OK to apply if you do not have an active E&O policy but it will be a requirement to come into the training program.**

\_\_\_\_\_ I am enclosing a copy of my state driver's license.

\_\_\_\_\_ I am enclosing a copy of my credit report. (*Free credit report available at [www.freecreditreport.com](http://www.freecreditreport.com)*)

\_\_\_\_\_ I understand that admission to the Life Quotes Independent Outside Agent program is not open to any agent or broker who owes money to any insurance company. This is to confirm to you that I do not owe any money to any insurance company for any reason and that I can confirm to you that the VectorOne service at [www.debit-check.com](http://www.debit-check.com) will confirm this fact.

\_\_\_\_\_ Here is a description of any non-business, civic or charitable pursuits:

\_\_\_\_\_

\_\_\_\_\_ Once again, I am ready, willing and able to commit to no less than 30 hours per week to this activity and I understand that failure to do so will result in contract termination.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## Outside Agent Program Questionnaire (v. 5-6-14)

1. How well versed are you overall in using personal computers, online surfing and forms filling technologies such as PDFs?  
 Advanced       Average       Below Average
  
2. How many hours per week are you able to fully commit to this program?  
 30       31-39       40+
  
3. Do you now have a life insurance agent's Errors & Omissions insurance policy in-force?  
 Yes       No, but will purchase if accepted
  
4. Do you currently hold a valid and in good standing life insurance producer's license in your resident state?  
 Yes       No
  
5. Are you currently and actively selling life insurance?  
 Yes       No
  
6. How many years of experience do you have selling life insurance over the phone?  
 0-2       3-5       6-9       10+
  
7. Please advise as to what operating system you are currently using on your computer, i.e. Windows 7, Windows 8, MAC, Also, how much RAM does your computer have? Operating System: \_\_\_\_\_ RAM: \_\_\_\_\_
  
8. Are you now using high speed or cable internet connection with a minimum download speed of 5 Mbps Download as well as 2 Mbps Upload Speeds? If you are unsure do a speed test at [www.speedtest.net](http://www.speedtest.net)  
 Yes       No       Mbps Download       Mbps Upload  
 Telephone Provider: \_\_\_\_\_ Is This a VOIP? Yes \_\_\_\_\_ No \_\_\_\_\_
  
9. Here's how I'd rank myself on some basic skills:  
 Term Life Insurance Knowledge:       novice     average     above average  
 Sales Ability:       novice     average     above average  
 Phone Selling Skills:       novice     average     above average  
 Typing:       novice     average     above average  
 MS Word:       novice     average     above average  
 E-Mail:       novice     average     above average
  
10. Are you willing to upgrade your computer system if it is not compatible with our software?  
 Yes       No

11. If you currently own, co-own or are a partner in an independent agency, what do you hope to gain by participating in our program?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

12. Do you plan on staying with your current employer while participating in our program? If no, why? If yes, will there be any conflict of interest while you are participating? (i.e. carrier appointments, non-compete or your current work schedule preventing your from being able to work the required minimum of 30 hours per week).

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

13. Independent Agent (IA) certifies and warrants that they have no knowledge of any personal health or family health issues or of any care giving responsibilities that would either impede or prevent IA from participating according to their promised days and hours, such schedule to be provided by IA to Life Quotes before each Monday. IA agrees and understands that this program requires a time commitment of no less than 30 hours per week under present rules.

Initial \_\_\_\_\_

14. Below is a list of any of my planned absences or vacations lasting over 48 hours that will or is likely to occur in the next 12 months. Note: Prolonged absences can and will result in the applications you've written being reassigned in order to properly service our customers.

_____	_____
_____	_____
_____	_____

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

# Independent Agent Pre-Licensing Questionnaire (5-6-14)

**Instructions: To be completed by all prospective licensed agents**

**NAME:** First \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_

## CRIMINAL/COURT/CREDIT BACKGROUND

1. Have you ever been arrested? Include any arrest where charges were expunged, charges may still show up on criminal report. (Y/N): \_\_\_\_\_

a. If YES, provide court docs with detailed statement of charges details, date of arrest, city, state, county, and outcome.

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2. Have you ever been charged with any crime, either a misdemeanor or felony? (Y/N): \_\_\_\_\_

a. If YES, provide court docs with detailed statement of charges details, date of arrest, city, state, county, and outcome.

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3. Have you ever been indicted? (Y/N): \_\_\_\_\_

a. If YES, provide court docs with detailed statement of charges details, date of arrest, city, state, county, and outcome.

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4. Have you ever had or are there currently any pending criminal or court actions against you for any reason? (Y/N): \_\_\_\_\_

a. If YES, provide court docs with detailed statement of charges details, date of arrest, city, state, county, and outcome.

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5. Have you ever filed for bankruptcy, including business client funds, been insolvent or compromised liabilities with creditors or had a blemished credit history or rating for any reason? Y/N \_\_\_\_\_

a. If YES, provide any court docs and/or detailed statement of creditors, and payment plan or outcome.

For Chapter 7 Bankruptcy provide Discharge. For Chapter 13 Bankruptcy provide schedule of creditors.

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6. Ever had any liens or charges of unpaid bills against you for any reason? (Y/N) \_\_\_\_\_

a. If YES, provide any court docs and/or detailed statement of creditors and payment plan or outcome.

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7. Any current liens or charges of unpaid bills against you for any reason? (Y/N) \_\_\_\_\_

a. If YES, provide any court docs and/or detailed statement of creditors and payment plan or outcome.

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8. Have you ever been a party to any business-related or personal civil litigation? (Y/N): \_\_\_\_\_

a. If YES, provide court docs with detailed statement of charges details, date of arrest, city, state, county, and outcome.

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9. Have you ever been notified that you were not current on your child support payments? (Y/N): \_\_\_\_\_

a. If YES, please provide complete written statement with court docs showing elimination of arrearage.

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10. Do you currently have a child support obligation in arrearage? (Y/N): \_\_\_\_\_  
b. If YES, by how many months and what amount are you in arrearage?

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11. Have you ever been, or are you now, the subject of a child support-related subpoena or warrant? (Y/N): \_\_\_\_\_  
a. If YES, indicate when, where, the circumstances and the outcome of the events:

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12. Are you now or have you ever been subject to a Protective Order (Order of Protection)? (Y/N): \_\_\_\_\_  
a. If YES, provide complete details and attach documented proof that the protective order is no longer in force and that the circumstances that led to the protective order no longer exist.

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## REGULATORY BACKGROUND

1. Have you ever been licensed as an insurance agent, broker or producer in any state? (Y/N): \_\_\_\_\_  
a. If YES, when and in what states?

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2. Have you ever held a government-issued license for any activity? (Y/N): \_\_\_\_\_  
a. If YES, provide details.

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3. Have you ever had a professional license (includes, but not limited to: insurance, securities, real estate) revoked or had any application for a professional license of any kind denied? (Y/N): \_\_\_\_\_  
a. If YES, provide complete details, including dates, type of license, state and reason?

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4. Have you ever had any license (of any kind) revoked or suspended by any regulatory or government agency? Y/N \_\_\_\_\_  
a If YES, Provide court docs with detailed statement of charges, state, and outcome.

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5. Have you ever had any insurance company agent or broker appointment request denied? (Y/N): \_\_\_\_\_  
a. If YES, provide complete details, dates, type of license, state, reason and outcome:

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6. Have you ever been licensed to sell securities? (Y/N): \_\_\_\_\_  
a. If YES, list all Series licenses held, Active dates, the name of the brokerage firm thru whom you parked licensed.

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7. Have you ever used or gone by any other name or alias? (Y/N): \_\_\_\_\_  
a. If YES, what name, state(s) and when?

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8. Have you ever had a bond canceled or claim filed against a bond? (Y/N): \_\_\_\_\_  
a. If YES, when and under what circumstances?

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9. Have you ever been the subject of an investigation by any regulatory body or government agency? Have you ever had any complaints filed against you by any regulatory or government agency (state or federal)? (Y/N): \_\_\_\_\_  
a If YES, Provide court docs with detailed statement of charges, state and outcome.

- 
10. Have you ever been disciplined by any insurance company? (Y/N): \_\_\_\_\_  
a. If YES, when, by what company, what were the circumstances and explain the outcome:
- 
11. Have you ever had a customer complaint against you of any kind? (Y/N): \_\_\_\_\_  
a. If YES, indicate when, circumstances and outcome of event:
- 
12. Have you ever had an employer or co-worker make a charge of mis-conduct against you? (Y/N): \_\_\_\_\_  
a. If YES, indicate when, circumstances and outcome of event:
- 

**For each YES answer above, please attach applicable court docs and detailed explanation**

**FEDERALLY MANDATED TRAINING**

Anti-Money Laundering (AML) training is federally mandated for life insurance agents. All agents are required to take the AML on a yearly basis. This training is not included in state licensing classes. AML training is given through a certified training corporation such as LIMRA. An agent appointment cannot be completed without this training. If you are unsure of what AML training is please contact Nathan Taylor at extension 284. Please provide your Limra AML training completion date and provider below:

Life Quotes can assist you to obtain training if not currently held.

Date Completed: \_\_\_\_\_ Provider Name: \_\_\_\_\_

**PERSONAL DEMOGRAPHIC INFORMATION**

**Home Address:** \_\_\_\_\_

**City, State, Zip Code** \_\_\_\_\_

County: \_\_\_\_\_

Home Phone: \_\_\_\_\_

**Previous Home Address, County and Phone Number If Less Than 5Yrs.:**

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

County: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Did you update this information with the Department of Insurance?

---

Have you resided outside your current resident stae in the last 20 years? If so, please list complete addresses of all.

---

What is your Social Security# \_\_\_\_\_

What is your Drivers License # \_\_\_\_\_

What is your Birthdate: \_\_\_\_\_

Place of Birth: \_\_\_\_\_

Are you as US Citizen: \_\_\_\_\_

If not, please provide additional information regarding your citizenship. \_\_\_\_\_

What is your Eye Color: \_\_\_\_\_

What is your Hair Color: \_\_\_\_\_

What is your Height: \_\_\_\_\_

What is your Weight: \_\_\_\_\_

What is your Maiden Name: \_\_\_\_\_

What is your Spouse's Name: \_\_\_\_\_

**Last 7-Years Work History/School History (required to be completed in full):**

Employer Name:

Employer Name:

Position held:

Position held:

City/State:

City/State:

County:

County:

Phone:

Phone:

Fax:

Fax:

Date of Employment (mm/yy-mm/yy):

Date of Employment (mm/yy-(mm/yy):

Employer Name:

Employer Name:

Position held:

Position held:

City/State:

City/State:

County:

County:

Phone:

Phone:

Fax:

Fax:

Date of Employment (mm/yy-mm/yy):

Date of Employment (mm/yy-(mm/yy)

Employer Name:

Employer Name:

Position held:

Position held:

City/State:

City/State:

County:

County:

Phone:  
Fax:

Phone:  
Fax:

Date of Employment (mm/yy-mm/yy):

Date of Employment (mm/yy-(mm/yy)

**If needed, please use the other side of this page for additional space.**

**Licensing Department to sign-off that all above information is complete and can proceed to license this applicant.**

\_\_\_\_\_  
Licensing Representative's Signature

### **Life Quotes, Inc. Internal Routing Procedures**

\_\_\_\_\_ Name of Contact or Manager for this applicant: \_\_\_\_\_

\_\_\_\_\_ Date reviewed by Contract or Manager: \_\_\_\_\_

\_\_\_\_\_ Date reviewed by Rob Goss: \_\_\_\_\_

\_\_\_\_\_ Date reviewed by Team Leader: \_\_\_\_\_

\_\_\_\_\_ Date reviewed by Bob Bland: \_\_\_\_\_

## Work History Form (v. 5-6-14)

\_\_\_\_ Please complete entire form. Do not leave any portion blank or incomplete. **This must be completed in addition to as well as separately from the licensing questionnaire** Any gaps should be noted and completed with the reason for said gap (looking for work is an acceptable reason).

\_\_\_\_ Also attach a copy of your resume showing your entire employment and education career. Your resume **must** contain no gaps or omissions of any kind and list every employer or money making job you have had since your formal schooling ended, but no more than 10 years history.

(If you were seeking employment or not working just state that on this form example:  
5/5/09-9/15/09 Seeking Employment)

**This work history form and attached resume is a true and completely accurate accounting of my entire employment and educational career. It contains no gaps or omissions of any kind and it lists every employer and source of earned income that I have undertaken since my formal schooling ended.**

Signature \_\_\_\_\_

Date \_\_\_\_\_

Dates of Employment:  
Employer:  
Address:  
Phone Number:  
Position:  
Supervisor's Name:  
Reason for Leaving:

Dates of Employment:  
Employer:  
Address:  
Phone Number:  
Position:  
Supervisor's Name:  
Reason for Leaving:

Dates of Employment:  
Employer:  
Address:  
Phone Number:  
Position:  
Supervisor's Name:  
Reason for Leaving:

Dates of Employment:  
Employer:  
Address:  
Phone Number:  
Position:  
Supervisor's Name:  
Reason for Leaving:

Dates of Employment:  
Employer:  
Address:  
Phone Number:  
Position:  
Supervisor's Name:  
Reason for Leaving:

Dates of Employment:  
Employer:  
Address:  
Phone Number:  
Position:  
Supervisor's Name:  
Reason for Leaving:

Dates of Employment:  
Employer:  
Address:  
Phone Number:  
Position:  
Supervisor's Name:  
Reason for Leaving:

Dates of Employment:  
Employer:  
Address:  
Phone Number:  
Position:  
Supervisor's Name:  
Reason for Leaving:

Dates of Employment:  
Employer:  
Address:  
Phone Number:  
Position:  
Supervisor's Name:  
Reason for Leaving:



3) Independent Contractor Relationship: IA understands, represents and warrants that it has no authority to act as an agent of Life Quotes, Inc. and that it is and shall remain, an independent contractor of Life Quotes for the duration of this Agreement. IA warrants that it is an operating business distinct from that of Life Quotes and that all premises expenses, phone lines and computer equipment and other gear required by IA to conduct the business contemplated hereunder shall permanently remain the sole domain of independent IA as will the opportunity for profit and loss. IA shall retain status of an independent contractor and agrees, confirms, acknowledges and warrants that its agent-related actions in relation to any sales lead routed to IA by Life Quotes, Inc. shall be at IA's sole risk. Nothing in this agreement shall be construed to constitute Life Quotes, Inc. and IA as partners, nor to establish an employer-employee relationship between IA and Life Quotes, Inc. Both parties agree to work together to clarify the firm differences to every user-customer so that there is no confusion by consumers about the identity or roles each firm has assumed. Moreover, both parties acknowledge and agree that there is no effort nor intent here to establish an employee-employer relationship now or at any time in the future because IA is an independent businessperson that has its own facilities, equipment, identity and working days and hours not under the control or supervision of Life Quotes. Because IA agrees and understands that it is and will retain independent contractor status under this agreement at all times, IA hereby agrees to provide 30 days' prior written notice to Life Quotes of any intention, or action, to file a wage claim of any sort with any governmental agency.

4) In the event that a party is determined to have any rights with respect to the other's Trademarks or other intellectual property rights as a result of its use thereof, such party hereby irrevocably assigns, conveys, and transfers to the other all such rights, including any trademark (and the goodwill associated therewith), copyright or other intellectual property right, throughout the world in perpetuity.

5) The Term of this Agreement shall begin on date each party has signed this Agreement (see below) and continue on a day-by-day calendar basis until terminated by either party. This Agreement shall continue until either party terminates as provided in section 7 below.

6) Either party may terminate this Agreement, for any reason or no reason, at any time after giving no less than 1 days' written notice to the other party by U.S. letter or overnight courier, or fax or e-mail. Upon termination on this Agreement, all rights and licenses granted hereunder shall terminate and the parties shall immediately cease use of the other party's services, website and Trademarks. IA understands that any payments will cease to be paid if IA resigns or is terminated from the OutsideAgent Program.

7) IA will be paid by Life Quotes every two weeks, 26 times per year. All payments to IAs are paid on an independent contractor, Form 1099 basis, wherein IA agrees that they are an independent business person and thus free to work the days and hours of their choosing at all times.

#### **Payment to IA.**

IA's compensation payments are subject to change with notice of the IA. IA will be sent notice of any changes to compensation and are required to acknowledge any changes compensation with a written acknowledgement of said changes.

8) Life Quotes shall render to IA statements of activity and payments every two weeks according the Compensation Plan as shown on the Life Quotes Dashboard system, which is subject to change from time to time and at the sole discretion of Life Quotes, Inc. IA agrees to carefully examine each such periodic statement and to notify Life Quotes, Inc. in writing of specific mistakes, errors or discrepancies in such statements. Failure of IA to so notify Life Quotes, Inc. within 30 days of the date of each such statement alleged to contain such error, mistake or discrepancy shall bar IA to any right of recovery for such error, mistake or discrepancy.

9) Each Party shall indemnify and hold the other party; its officers, directors, employees and agents, and any associates of such party, harmless from and against any third party claims or causes of action, including all liabilities, costs and expenses (including reasonable attorney's fees) associated therewith, arising out of or related to any breach of any of the representations or warranties contained herein.

10) IA shall be solely responsible for maintaining its state insurance licenses in good standing with the various state insurance departments. Life Quotes, Inc. will assist IA in becoming appointed with those insurance carriers that require such appointments.

11) Insurance Requirement. IA agrees to buy and maintain, at its own cost and expense, valid insurance agents' errors and omissions insurance coverage of not less than \$1,000,000 during the term of this Agreement and for 90 days following any termination of this Agreement and to provide a valid certificate of such insurance to Life Quotes, Inc. for the duration of this Agreement. IA agrees to obtain and maintain in force comprehensive general liability insurance providing no less than \$1,000,000 coverage and to provide a valid certificate of such insurance to Life quotes for the duration of this Agreement.

12) Legal Jurisdiction. This agreement is entered into and shall be governed by the laws of the State of Illinois without giving effect to its conflicts of laws principles and without regard to its location of execution or performance. Any lawsuit brought in connection with this agreement must be filed in a court in the State of Illinois.

13) Legal Agreement. This Agreement shall be construed as being in compliance with the insurance regulations of all 50 states and immediately self-modified to cure any deviation or out-of-compliance situation should any provision herein become declared out of compliance by any state insurance department or that of the District of Columbia.

14) Assignment. IA agrees not to cause or permit any assignment, sublease or transfer of this Agreement or its rights or obligations under this Agreement to any third party without the prior written consent of Life Quotes, Inc. It is agreed and understood that either party may assign this Agreement to its parent corporation or any subsidiary of that party or its parent corporation without consent of the other party.

15) Waiver/Severability. No previous waiver, forbearance or course of dealing or other failure of a party to enforce any term, right or condition of this Agreement shall be construed as a waiver of or affect the right of either party to require strict performance of any provision of this agreement. If any provision of this Agreement shall be held invalid or unenforceable, such provision shall be deemed deleted from this Agreement and the remaining provisions of this Agreement shall continue in full force and effect so long as the deleted provision does not eliminate or otherwise substantially change the economic benefits of this Agreement to either party or significantly impair the rights or increase the obligations of either party. The parties shall make good faith efforts to replace each such deleted provision by a valid and enforceable provision mutually agreeable to the parties. Failure to do so shall result in termination by mutual consent.

16) Ownership of customer information. Both parties agree and acknowledge that ownership of the customer information is and shall always remain the sole property of Life Quotes, Inc. IA agrees, throughout the term of this Agreement and for perpetuity thereafter that it shall not directly nor indirectly solicit nor cause to be solicited any good or service other than the life insurance brokerage services that are contemplated hereunder.

17) Background Check. IA understands and agrees that Life Quotes may, at any time, conduct a thorough background check.

18) Entire Agreement/Amendments. The terms contained in this Agreement constitute the entire agreement between the parties with respect to the subject matter hereof and supersede all prior negotiations, representations or agreements, whether written or oral, relating thereto. No amendment or modification of this Agreement shall ever be valid or binding upon the parties unless in writing and signed by both parties hereto.

19) IA understands and agrees that timely IA performance of enumerated calls, tasks and procedures by the IA, to be performed at the time proscribed in the business model, is critical to the success of this program and that any period of 48 hours wherein the IA has not logged on to attend to scheduled customer actions is not allowed and a recipe for financial disaster. Thus, to minimize chance of that happening, IA agrees to always pre-notify their assigned Team Leader of any planned absence to the program beyond 48 consecutive hours. IA agrees to login and perform assigned calls, tasks and duties no less than once every 48 consecutive hours. IA understands and agrees that any period of non-activity beyond 48 consecutive hours will result in re-assignment of customers to other IAs and loss of such customer(s) to IA.

20) IA both certifies and warrants that they have no knowledge of any personal health or family health issues or of any caregiving responsibilities that would either impede or prevent IA from participating according to their promised days and hours, such schedule to be provided by IA to Life Quotes before each Monday. IA agrees and understands that this Program requires an active login time commitment of no less than 30 hours per week under present rules.

**Life Quotes, Inc.**

**By:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Phone:** 630-515-0170, ext. \_\_\_\_\_

**Fax:** 630-839-0604

**E-mail:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Outside Agent**

**Signature:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Fax:** \_\_\_\_\_

**E-mail:** \_\_\_\_\_

**Date:** \_\_\_\_\_

## Attention Agents:

This form allows Life Quotes, Inc. to digitally place one of your signatures below as needed on any and all applications and ancillary forms that require the signature of the writing agent.

Please sign your name three times using a black pen and do not let your signatures overlap.

**This form must be returned by U.S. Mail or E-Mail. Faxed copies of this form will not be accepted.** Please email signed copy to [ntaylor@lifequotes.com](mailto:ntaylor@lifequotes.com) or mail to address above.

I \_\_\_\_\_ hereby authorize Life Quotes, Inc. to use one of my signatures  
Print Name

below on life insurance applications I complete through my Life Quotes Dashboard account. I

understand that my signature will not ever be used for any other purpose.

X \_\_\_\_\_  
Signature

X \_\_\_\_\_  
Date

### **PLEASE SIGN TO THE RIGHT OF ALL 3 "X'S."**

X

X

X