

<b>Life Quotes, Inc.</b> est. 1984	<u><b>CONFIDENTIAL</b></u>	
<b>Outside Agent Program, Form 1099 Income Independent Licensed Life Insurance Agent</b>	<b>Plan75</b>	Rev. Date: <b>April 30, 2012</b>

**Contact:**        **Nathan Taylor**  
 Phone: (800) 556-9393, ext. 204

[ntaylor@lifequotes.com](mailto:ntaylor@lifequotes.com)

**Summary:** Award-winning Life Quotes, Inc. (founded 1984) is a now appointing experienced, independent life insurance agents to work our leads, advise our clients, write applications and guide the customer through the point of submission. You will 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. Remember, all leads are provided at no cost to you, but remain our property at all times.

As an independent agent working our leads on a contract basis (you are free to choose your own days and hours) we give you FREE training and then pay you:

- **\$10 per hour during approximately 20-30 hours of initial training plus...**
- **\$15 per hour of actual talk time (for your first two months) plus...**
- **\$75 per submission (as long as you maintain 10 or more submits per rolling 30 days after you've been on our phones for 2 full months)**

With us, it's easy to earn extra income in your agency by working full or part-time from your own home or office. All initial training is conducted by webinar and takes about 30 hours. After that, you will call-grade 60 real calls and we'll pay you \$10 per hour for your time. After that initiation, you should be ready to work our leads, give advice, read our scripts, write applications and make reminder calls to our customers 72 hrs. before the scheduled paramed exam.

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 20 hours per week. 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 40common illnesses. It's very fast-paced here, so keep that in mind.

### **Plan75 Outside Agent Program Earnings Examples:**

**Program pays \$75 per submitted application.**

- **Earnings Example #1 – Full-Time:** If you submit 15 applications a week, you'll earn \$4,500 a month in submission payments. That's \$54,000 on an annualized basis!
- **Earnings Example #2 – Part-Time:** If you submit 5 applications a week, you'll earn \$1,500 a month submission payments. Total target annual earnings: \$19,500.

### **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-requote 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.

- **Paid Training! All initial training and set up is FREE! Training is completed via online webinar and takes about 30 hours. Once training is completed, you'll spend a week with our Quality Control team call-grading other agents' actual incoming and outbound phone calls and get paid \$10 per hour for your time doing this! After that, you'll be ready to deal with our actual customers running quotes, providing advice and completing applications.**
- **No cold calling! All leads coming into our main phone system are from a) the dialer having immediately called every website visitor 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.**
- **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 full or part-time on the days and hours of your choosing.**

**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 exact systems.**

Life Quotes has a unique, proprietary and award winning quote, illustration, order-entry, case management tracking, delivery and commission tracking system that works. We know it works because our in-house phone sales just recently sold their 286,000-life case through this system.

### **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 frees you up to sell.

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

- You must hold and pay for at your own cost, a valid life insurance license in the top 15 states by population (excluding MA and IL) and remain in good standing with each such state insurance department at all times. Proof of purchase must occur before begin training.
- You must obtain, hold and pay for \$1 million of valid E&O insurance with Life Quotes, Inc. listed as a certificate holder. Evidence of this must be provided for before you begin acceptance and training.
- You must be able to pass all of our skills tests 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. 4-30-12)**

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

We are experiencing increased growth in leads and using independents who know how to sell is a faster way for us to meet and handle this demand than hiring more inside sales reps.

### **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 you work a minimum of 20 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 Top 15 most populous states (excluding IL and MA) BEFORE we schedule you for initial training. This will cost about \$1,000 BUT WE WILL REIMBURSE YOU FOR \$500 OF THOSE COSTS IF YOU ARE ACCEPTED INTO THE PROGRAM AND CAN BEGIN TRAINING BEFORE MAY 31, 2012. 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?**

Assuming that you are licensed in 15 states or more and that you are good at script-reading and sales and that you elect to work a full-time schedule, you can make up to \$58,500 per year under this program. It all depends upon you, how hard you work and your own sales skills.

### **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. At no time can you offer or cause to be offered any product or service to these leads and all commissions 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.

### **Who owns the leads that I'll be working?**

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 500-750 per day at present pace depending upon the day of the week. We currently have 6 in-house agents and about 100 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 and 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. All updates to the customer (at least weekly) are sent in your name (with your phone number shown) and we'll also send a cc to you so that you are kept abreast of any declines, rate-ups or normal progress reports.

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 hrs. before the paramed exam so that you can reconnect with the customer and re-confirm the paramed.

### **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 hr. 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. We'll start with our top 5 most popular companies first.

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

Absolutely! All Life Quotes Outside Agents are required to attend 15-30 hours of training prior to getting started over a 2-week period and you must pass a 90-minute final exam before you can start.

Also, during your first week, you'll be call grading actual calls completed by our agents. This is a great way to learn our scripts and procedures and is a very important step in our training process. We'll pay you \$10 per hour while completing these call grades and you are expected to work no less than 20 hours per week during this critical period.

We've sold nearly 300,000 life policies using this system in recent years! This tells you that the system works. It was designed 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?**

Yes, as long as you've done some telephone customer service or phone sales work before. Your success in this program depends upon how hard your work and how well you can connect with people. It's not unusual to see our agents write 4-5 applications per day here! It's all up to you. Invest in yourself.

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

Both. Under our system, you will be trained on how to handle both inbound and outbound calls. While on our system, all the calls you make and receive will be billed to Life Quotes, Inc. and not yourself. In addition, while on our system you will appear to the customers to be calling from Life Quotes, Inc.

## **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. On Thursdays we conduct continuing sales, education and system training to our in-house agents for 1-2 hours and you are always invited to dial in to listen, ask questions and participate in those sessions. Also, each sales team has a daily call-in Q&A session where questions can get asked and answered. Additionally, your Sales Team Leader can and will provide one-on-one training and support whenever needed or asked for.

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

No!! Our leads are all 100% unique and exclusive to us via our own website or from our business partners, which include the largest direct-to-consumer auto insurer. Generally speaking, we do not buy multiple-sold leads. Our leads are also very highly detailed (please visit [www.lifequotes.com](http://www.lifequotes.com) and click into our main life quote request form and study it). And as every experienced life agent knows, unique leads are the most expensive. In the last 13 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 with 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 ATTEMPT TO JOIN 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 current application and acceptance and training process takes about 2 weeks.

## **What kind of computer setup must I have?**

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

1. **Must have Windows 7 or Windows XP.**
2. **Must use Internet Explorer Version 8 or higher.**
3. **Have at least 2GB of RAM for Windows XP, 4GB for Windows 7.**
4. **Sorry, we do not support Apple computers in this program.**
5. **No wireless Internet, phones or VOIPs are allowed. You must be connected to us via land lines.**
6. **Must have high speed internet access with a minimum 5 Mbps**

## **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 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.

# **Life Quotes OutsideAgent Program Application (v. 4-30-12)**

Complete this application and fax it to:

**Nathan Taylor**  
**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

**LIFE QUOTES, INC. INTERNAL ROUTING CHECKLIST**

- \_\_\_\_\_ Date Received
- \_\_\_\_\_ Date background check completed and reviewed by Michael
- \_\_\_\_\_ Date training completed: \_\_\_\_\_

***Dear Nathan,***

**I am an experienced, independent life insurance agent with high moral and ethical standards. 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 to for an independent agent contract with Life Quotes, Inc. Here's a little more about me:**

\_\_\_\_\_ I have \_\_\_\_\_ years of experience in selling life insurance.

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

\_\_\_\_\_ I have no history of 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.

\_\_\_\_\_ 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 employees. 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: \_\_\_\_\_

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\_\_\_\_\_ Starting on (date) \_\_\_\_\_, 2012, 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 Availability -- Total Hours Per Week (must be 30 minimum): \_\_\_\_\_

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.

\_\_\_\_\_ I understand that I must complete all 40 hours of Life Quotes OutsideAgent University Training in 1 week to be fully accepted into the program.

\_\_\_\_\_ I understand that it is required that I will obtain licenses in the top 13 states as ranked by population. (CA, TX, NY, FL, IN, OH, MI, NC, NJ, GA, PA, VA, WA) WARNING! THE NY LICENSE MUST BE A LIFE AGENT AUTHORITY. LIFE BROKER AUTHORITY IS NOT ACCEPTABLE!

\_\_\_\_\_ I am enclosing a copy of all of my state life insurance licenses.

\_\_\_\_\_ I am enclosing a copy of my current and up to date resume.

\_\_\_\_\_ I am enclosing a certificate of insurance proving that I have \$1,000,000 or more of insurance agents' Errors and Omissions insurance in force and, if accepted into this program, I promise to keep such coverage in force at all times.

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

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

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

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

# Life Quotes, Inc. est. 1984

## OutsideAgent Program Questionnaire (v. 4-30-12)

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?

0 – 10       11-20       20-40       40+

3. Do you now have a life insurance agent's Errors & Omissions insurance policy in-force?

Yes       No, but am willing to 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. Have you ever had a regulatory or professional conduct complaint fine levied against you by any consumer, insurance company or regulator?

Yes       No

If yes, please give details,

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7. Have you ever been convicted of a crime?

Yes       No

If yes, please give date and details,

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8. Have you ever had a bankruptcy?       Yes       No

9. Has your bankruptcy been discharged?       Yes       No       N/A

Do you have unpaid collections or open court dates of any kind?       Yes       No

Please explain any yes answers: \_\_\_\_\_

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10. How many years of experience do you have selling life insurance over the phone?

0-2       3-5       6-9       10+

10. Please advise as to what operating system you are currently using on your computer, i.e. Windows XP, Windows 7, MAC, Also, how much RAM does your computer have? \_\_\_\_\_

11. Are you now using high speed or cable internet connection with a minimum download speed of 5Mbps?

Yes       No



## Employment History Form (v. 10-14-11)

\_\_\_\_ Please complete entire form. Do not leave any portion blank or incomplete.

\_\_\_\_ 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 moneymaking job you have had since your formal schooling ended.

(If you were seeking employment or not working just state that on this form example:  
05/05/09-09/15/09 Seeking Employment)

**This employment 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: Affiliate 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. Affiliate 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 Affiliate to conduct the business contemplated hereunder shall permanently remain the sole domain of independent Affiliate as will the opportunity for profit and loss. Affiliate 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 Affiliate by Life Quotes, Inc. shall be at affiliate's sole risk. Nothing in this agreement shall be construed to constitute Life Quotes, Inc. and Affiliate as partners, nor to establish an employer-employee relationship between Affiliate 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 primarily because Affiliate 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 Affiliate agrees and understands that it is and will retain independent contractor status under this agreement at all times, Affiliate 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. Affiliate understands that talk time and commission payments will cease to be paid if affiliate resigns or is terminated from the OutsideAgent Program.

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

#### **Payment of submissions.**

Affiliates compensation and payments are subject to change with notice to the Affiliate. Affiliate will be sent notice of any changes to commission and bonuses and are required to acknowledge any changes to the commission and bonus structure with a written acknowledgement of said changes.

8) Life Quotes shall render to Affiliate statements of activity every two weeks. Affiliate 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 Affiliate to so notify Life Quotes, Inc. within 60 days of the date of each such statement alleged to contain such error, mistake or discrepancy shall bar Affiliate 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) Affiliate shall be solely responsible for maintaining its state insurance licenses. As required by the insurance carrier, Life Quotes, Inc. will assist Affiliate in becoming appointed with those insurance carriers that require such appointment.

11) Insurance Requirement. Affiliate agrees to obtain and maintain in force insurance agents' errors and omissions insurance coverage of not less than \$1,000,000 during the term of this Agreement and to provide a valid certificate of such insurance to Life Quotes, Inc. for the duration of this Agreement. Affiliate 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. Affiliate 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. Affiliate 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. Affiliate 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) Affiliate understands and agrees that a leave of absence for any reason or a period of non-activity for any reason beyond 7 consecutive day period will result in termination of this Agreement. Any leave of absence of 3 day's duration or more must first be requested in writing and agreed to by an officer of Life Quotes, Inc. prior to such leave period. On any leave of absence of longer than 3 day's duration, Affiliate understands that all prospect leads and customer accounts will be re-distributed and thus lost to the Affiliate on Day 1 of any planned leave of absence so that service to such prospective buyers can continue to be performed by other agents.

20) Affiliate both 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 Affiliate from participating according to their promised days and hours, such schedule to be provided by Affiliate to Life Quotes before each Monday. Affiliate agrees and understands that this Program requires a time commitment of no less than 30 hours per week under present rules.

**Life Quotes, Inc.**

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

**Name:** Robert Bland

**Title:** CEO/President

**Phone:** 630-515-0170, ext. 101

**Fax:** 630-839-0604

**E-mail:** bob@lifequotes.com

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

**OutsideAgent**

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

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

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

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

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

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

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

# Life Quotes, Inc. Est. 1984

8205 South Cass Avenue, Darien, Illinois 60561 Tel. (630) 515-0170 Fax (630) 839-0604

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

Handy tips for completing this form:

- use a black pen
- don't let your signatures touch or 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 OutsideAgent account.

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

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

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

X

X

X

## State License Fees (v. 4-30-12)

**NOTE: We require all Outside Agents to have and to start with licenses in Top 13 States (60% of U.S. population)  
We recommend that all Outside Agents hold licenses in Top 30 states (90% of U.S. population)**

**On our system, more licenses means writing more orders and having less wait times between calls.**

**Yellow means fingerprinting required**

Rank	STATE	Population	%	Cume %	Time to License	FEES	Additional Information
1	California	37,253,956	12.07%	12.1%	4 Weeks	\$ 128	
2	Texas	25,145,561	8.14%	20.2%	3 Weeks	\$ 50	
3	New York	19,378,102	6.28%	26.5%	3 Weeks	\$ 80	Depending odd or even DOB
4	Florida	18,801,310	6.09%	32.6%	3-1/2 Weeks	\$ 55	\$58.25 fingerprint fee
5	Illinois	12,830,632	4.16%	36.7%	4 Weeks	\$ 250	Not required
6	Pennsylvania	12,702,379	4.11%	40.8%	3 Weeks	\$ 110	
7	Ohio	11,536,504	3.74%	44.6%	1 Week	\$ 20	
8	Michigan	9,883,640	3.20%	47.8%	3-1/2 Weeks	\$ 16	
9	Georgia	9,687,653	3.14%	50.9%	2 weeks	\$ 65	
10	North Carolina	9,535,483	3.09%	54.0%	14 Weeks	\$ 100	
11	New Jersey	8,791,894	2.85%	56.9%	1 Week	\$ 170	
12	Virginia	8,001,024	2.59%	59.4%	2-1/2 weeks	\$ 30	
13	Washington	6,724,540	2.18%	61.6%	1 hour if no "yes" answers	\$ 60	
14	Massachusetts	6,547,629	2.12%	63.7%	3 weeks	\$ 225	
15	Indiana	6,483,802	2.10%	65.8%	1- 2 Weeks	\$ 90	<b>Top 13 Total \$974</b>
16	Arizona	6,392,017	2.07%	67.9%	3 days online, 4 wks paper	\$ 120	Fingerprints may be required
17	Tennessee	6,346,105	2.06%	70.0%	8 weeks	\$ 250	Dependent on Resident state
18	Missouri	5,988,927	1.94%	71.9%	2 weeks	\$ 100	
19	Maryland	5,773,552	1.87%	73.8%	2 weeks	\$ 54	
20	Wisconsin	5,686,986	1.84%	75.6%	<b>12 weeks</b>	\$ 150	<b>Top 20 Total \$2,123</b>
21	Minnesota	5,303,925	1.72%	77.3%	2 Weeks	\$ 153	
22	Colorado	5,029,196	1.63%	79.0%	1 Weeks	\$ 224	
23	Alabama	4,779,736	1.55%	80.5%	2 Days	\$ 60	
24	South Carolina	4,625,364	1.50%	82.0%	3 days	\$ 25	
25	Louisiana	4,553,372	1.47%	83.5%	2 days online, paper 1 week	\$ 75	
26	Kentucky	4,339,367	1.41%	84.9%	1 Weeks	\$ 150	
27	Oregon	3,831,074	1.24%	86.1%	2 Weeks	\$ 75	
28	Oklahoma	3,751,351	1.21%	87.3%	1 Week	\$ 270	Dependent on Resident state
29	Connecticut	3,575,097	1.16%	88.5%	2 Weeks	\$ 140	
30	Iowa	3,046,355	0.99%	89.5%	2 days	\$ 50	<b>Top 30 Total \$3345</b>
31	Mississippi	2,967,297	0.96%	90.5%	3 weeks	\$ 100	
32	Arkansas	2,915,918	0.94%	91.4%	2 days	\$ 70	
33	Kansas	2,853,118	0.92%	92.3%	2 Weeks	\$ 80	
34	Utah	2,763,885	0.90%	93.2%	2 Weeks	\$ 96	
35	Nevada	2,700,551	0.87%	94.1%	2 Weeks	\$ 195	
36	New Mexico	2,059,179	0.67%	94.8%	3 Weeks	\$ 40	
37	West Virginia	1,852,994	0.60%	95.4%	2 Weeks	\$ 36	
38	Nebraska	1,826,341	0.59%	96.0%	2 Weeks	\$ 60	
39	Idaho	1,567,582	0.51%	96.5%	3 days	\$ 60	\$80 paper
40	Hawaii	1,360,301	0.44%	96.9%	2 Weeks	\$450-600	Depending on DOB
41	Maine	1,328,361	0.43%	97.3%	2 Weeks	\$ 85	
42	New Hampshire	1,316,470	0.43%	97.8%	2 Weeks	\$ 210	
43	Rhode Island	1,052,567	0.34%	98.1%	Same Day	\$ 130	
44	Montana	989,415	0.32%	98.4%	4 days	\$ 100	
45	Delaware	897,934	0.29%	98.7%	1 week	\$ 80	
46	South Dakota	814,180	0.26%	99.0%	4 Weeks	\$ 44	
47	Alaska	710,231	0.23%	99.2%	1 day online, 10 days paper	\$ 200	
48	North Dakota	672,591	0.22%	99.4%	2 Weeks	\$ 113	
49	Vermont	625,741	0.20%	99.6%	3 Weeks	\$ 200	Dependent on Resident state
50	DC	601,723	0.19%	99.8%	1 day	\$ 113	
51	Wyoming	563,626	0.18%	100.0%	2 days online, paper 3 Weeks	\$ 170	
		<b>308,766,538</b>	<b>100%</b>	<b>100%</b>	<b>Total</b>	<b>\$6,029</b>	