

**SUPREME COUNCIL OF THE ROYAL ARCANUM  
AN INTERNATIONAL NOT-FOR-PROFIT FRATERNAL BENEFIT SOCIETY  
FOUNDED IN 1877  
61 BATTERYMARCH STREET  
BOSTON, MA 02110  
1-888-272-2686**

**AGENT'S CONTRACT**

**THIS CONTRACT**, made and entered into by and between \_\_\_\_\_,  
"Agent" with an address of \_\_\_\_\_ and the  
Supreme Council of the Royal Arcanum, A Fraternal Benefit Society, hereinafter  
referred to as "Society."

**NOW, THEREFORE**, in consideration of the mutual obligations, covenants and  
agreements contained herein, to be kept and performed by the parties hereto, it is  
agreed as follows:

**EFFECTIVE DATE OF CONTRACT-** This contract will become effective on  
\_\_\_\_\_ and will remain in full force and effect until canceled or terminated as  
provided herein.

**I. AGENT'S AUTHORITY-** The Society hereby authorizes Agent to solicit applications  
on behalf of the Society for any and all insurance certificates and annuities written by  
the Society, provided that Agent is at all times properly licensed as required by any  
federal or state law or governmental authority.

Agent shall not make, alter, or discharge any certificates for the Society; bind the  
Society by any promise, indebtedness or agreement; alter or waive any question or  
answer on any application or certificate issued by the Society; waive any forfeitures;  
name special rates; guarantee dividends in excess of those provided for in a certificate;  
waive payment in good funds; extend the time of payment of any premium; accept  
payment of any past-due premium; extend any credit; or approve evidence of good  
health.

All applications for insurance and annuities are subject to acceptance or rejection  
by the Society, at its Home Office.

Agent shall, if directed by the Society, promptly deliver all certificates and policies  
issued by the Society unless the Proposed member is not in good health or not  
insurable condition at the time of delivery or the initial premium has not been paid. The  
Agent shall properly return to the Society any certificate that is not delivered.

**II. INDEPENDENT CONTRACTOR-** It is the intent of the parties hereto that for all  
purposes and in all situations governed by the provision of this agreement, Agent will  
be, and is hereby declared to be, an independent contractor and not an employee and  
that the relationship between the Agent and the Society created by this agreement will  
be governed by those rules of law governing the status of and relationships with  
independent contractors and not those rules of law governing employer-employee

relations. Accordingly, the Agent has the right to control the activities and means by which the provisions of this agreement are carried out, the right to exercise independent judgment as to the persons from whom applications for insurance certificates will be solicited, and the right to determine the time, place and manner of soliciting prospects and servicing members of the Society.

If training courses, sales methods and material or similar aids are extended or made available to the Agent, it is agreed that the purpose and effect thereof will not be to give the Society control over the Agent's time or direction or control over the manner or means by which he will conduct his business, but only to assist the Agent in his business. Agent shall not issue or circulate any advertisements or literature unless same shall first be approved in writing by the Society.

**III. AGENT'S RESPONSIBILITIES-** Agent agrees to comply with the Society's constitution, laws and rules and regulations pertaining to the certificates and annuities covered by this agreement, provided however, that such rules and regulations will not interfere with Agent's status as an independent contractor.

**IV. COMPENSATION-** As full compensation for services performed by the Agent under this Agreement, the Society shall pay the Agent pursuant to the published schedules of commissions. Copies of current schedules are attached to and incorporated into this Agreement.

The Society reserves the right to terminate any schedule of commissions, or to modify the provisions of any schedule of commissions and service fees, at any time by giving written notice of such termination or modification to the Agent. Any such termination or modification shall only apply to applications dated after such notice and shall be incorporated into this Agreement.

Compensation shall be payable only on premiums actually received by the Society. No compensation shall be payable on any premium waived due to death, disability or any other reason.

The Society shall provide a compensation statement to the Agent for each commission pay period. Such statements shall be considered complete and accurate unless the Agent provides the Society with written notice specifying any errors or objections within 45 days from the date of the statement.

Any assignment of or other transfer of interest in compensation owed under this Agreement shall not be binding on the Society unless and until agreed to in writing by the Society. The Society reserves the right to reject any requested assignment. The Agent hereby warrants that any requested assignment complies with all applicable laws, rules and regulations. Any assignment shall be subject to any current or future indebtedness of the Agent or the assignee owed to the Society.

In the event that the Society returns all or a part of any premium received on any certificate or reissues or exchanges a certificate, or if premiums received are not good funds, the Agent shall promptly repay to the Society all or any corresponding part of the unearned commission received by him on account of such certificate.

Compensation on any certificate change, exchange, conversion, or any situation not specifically provided for in the attached schedules, shall be paid according to the Society's guidelines and practices.

If Agent receives a commission on a policy that is terminated for any reason and within 24 months from the date of termination the Agent submits a new application for life insurance on the same insured, the commission payable to Agent on the new application for that insured will be reduced by the amount paid Agent on the first policy.

Compensation owed to Agent shall be paid directly to the Agent unless the a Compensation Adjustment Agreement is attached.

The Society reserves the right to withhold payment of any compensation owed under this Agreement if the Agent is indebted to the Society or in the event that the Society has a reasonable basis to believe that the Agent has violated the terms of the Agreement or the provisions of any law or regulation. The Society reserves the right to withhold payment of any compensation owed under this Agreement for any reason for 90 days following termination of this Agreement.

**V. SERVICE-** Agent agrees to use his best efforts to provide service to Society's members and the subordinate Councils within his territory. Agent further agrees to become fully informed as to the provisions and benefits of the Society.

**VI. PREMIUMS-** Agent agrees that all, checks, or funds in any form, received by Agent for or on behalf of the Society, will be held in trust for the Society, and Agent shall transmit to the Society immediately upon receipt all applications and monies collected. Agent is not authorized to collect cash. All checks shall be made payable to the Society.

**VII. EXPENSES-** Agent agrees to pay for all expenses incurred by Agent in the performance of this contract. Agent shall not incur any indebtedness on behalf of the Society.

**VIII. ERROR AND OMISSION INSURANCE-** Agent shall apply for and maintain errors and omissions (E&O) insurance with limits satisfactory to the Society while this contract is in effect; or Agent shall reimburse Society for any E&O Insurance carried by the Society for the benefit of Agent.

**IX. RECORD KEEPING-** Agent agrees to maintain proper records of all business transacted under this contract and permit a representative of the Society to review such records upon request.

**X. REPLACEMENT-** Agent agrees not to solicit, induce or attempt to solicit or induce, any Society certificate holders to replace any other certificate or policy of insurance or annuity without following appropriate laws and regulations pertaining to replacement. If the Society terminates this contract due to a violation of this provision, all future commissions shall be forfeited regardless of any other provision of this contract.

**XI. CONDUCT OF BUSINESS-**The Agent shall use only the computer software, printed forms and sales material provided by the Society without change when soliciting on behalf of the Society, and refrain from using Society materials when soliciting on behalf of any other Company. The Agent shall Maintain proficiency in insurance knowledge and sales techniques and comply with any required continuing education and training requirements. Use only advertising or promotional material provided by the Society pursuant to Society instructions unless prior written approval to use other materials is obtained. The Agent shall refrain from using the Society servicemark unless prior written approval to use the servicemark is obtained from the Society.

**XII. COMMISSIONS-** The amount of commission will be shared by, adjusted between the General Agent, Agent and sub-agents according to the General Agents Contract with the Society or separate Commission Adjustment Agreement on file with the Society. If there is a dispute that arises over the amount of commissions due, the Society's interpretation of the contract or the Society's practices shall be conclusive and binding.

**XIII. RESERVED RIGHT-** The Society reserves the right to amend existing rules and procedures relating to the solicitation and sale by Agent of any of the Society's existing or future certificates and to change the commissions on such products.

**XIV. TERMINATION-** This contract may be terminated by the Society at any time, with or without cause, by giving notice of termination, in writing to the Agent. Notice of termination need not include the reasons, if any, for such termination. Agent acknowledges that the Society has not, either expressly or otherwise, agreed to continue the terms of this contract for any definite period of time. This contract will terminate automatically;

- (1) upon the Agent's death,
- (2) upon suspension, revocation or non-renewal of the Agent's license,
- (3) if the Agent is a corporation, upon the dissolution or disqualification of the corporation to do business or transfer of control of the corporation,
- (4) upon the filing for protection under any State or Federal Bankruptcy law by the Agent,
- (5) upon the filing of any petition in bankruptcy or receivership against the Agent that is not dismissed within 60 days, or
- (6) in any year when the 1st year life commissions are less than \$600.00.

Upon termination of this Agreement, the Agent shall:

(1) not divulge to any other person, firm or company, the name of any Society certificate holder not written and placed by the Agent or assigned to the Agent. Regardless of any other provision of this Agreement, violation of this provision will result in forfeiture of any and all future compensation.

(2) not solicit, induce or attempt to solicit or induce, any Society member to relinquish or replace any certificate issued by the Society without following appropriate laws and regulations pertaining to replacement. Regardless of any other provision of this Agreement, violation of this provision will result in forfeiture of any and all future compensation.

Agent will continue to receive commissions for the length of time as described in the attached schedule. Upon death of Agent, commissions for existing business will be paid to his designated beneficiary as filed at the Home Office. If no beneficiary exists remaining commissions shall be paid to his estate. Subsequent to termination of this Agreement, compensation will be held by the Society and disbursements will be made once per year, on or around the anniversary date of the termination of this Agreement. In the event that the total compensation in any prior year is not at least \$600.00, no compensation will be paid for any future year or if at any time the Agent interferes with, or attempts to persuade, any representative or Agent of the Society to leave the Society service or does anything to cause the lapsing of insurance certificates or creates dissatisfaction among the members of the Society. It being **understood that such renewal commissions** are granted to encourage the Agent in the faithful discharge of the duties in keeping insurance written by the Agent in force on the books of the Society, to insure payment of any indebtedness that the Agent may owe the Society, and in recognition of the Agent's loyalty and fidelity to the Society as an Agent of the Society while that relationship existed, and for the Agent's continued loyalty and fidelity after it shall cease. Any waiver or failure of the Society to exercise its option to cease paying renewal commissions under this paragraph shall not constitute a waiver of the Society's right to exercise its option to cease paying such renewal commissions at any future time.

**XV. REBATE-** The Agent will not pay or allow any rebate of its commission on any policy or contract issued by the Society. Agent will not accept business from or pay any compensation or thing of value to any person or entity not licensed and appointed to represent the Society.

**XVI. LIEN PROVISION-** The Society shall have first lien on any and all sums due to the Agent under this Agreement or any prior agreement with the Society for any indebtedness, obligation or liability of the Agent. The Agent acknowledges and agrees to such first lien in favor of the Society. Additionally, at any time, and from time to time, the Society is authorized to offset from any amount otherwise owed to the Agent, the amount of any such indebtedness, obligation or liability. The Society reserves the right to demand immediate payment of any such indebtedness, obligation or liability regardless of whether future compensation owed to the Agent appears adequate to offset such

indebtedness. It is understood and agreed that any advanced or annualized commission to the Agent shall be a loan from the Society which shall constitute an indebtedness of the Agent to the Society. In the event that the Society is required to pursue collection procedures in order to collect any such indebtedness, obligation or liability, the Agent shall be liable for any and all expenses incurred by the Society, including reasonable attorney fees. Interest at the rate of one percent (1 %) per month on the unpaid balance shall accrue on any outstanding indebtedness. The Society shall have the right to deduct the same from any payment due to the Agent, his/its assignees and beneficiary.

**XVII. SOLE AGREEMENT-** This agreement constitutes the sole agreement and supersedes all prior contracts/agreements.

**XVIII. MODIFICATION OR AMENDMENT-** Any modification or amendment to this contract must be in writing and duly executed by the parties hereto.

**XIX. WAIVERS-** No act on the part of the Society to enforce this agreement will be construed as modification of this contract.

**XX. GENDER AND NUMBER-** Any reference in this contract to the masculine gender will include the feminine gender as applicable. References to the singular will include the plural where appropriate, and vice versa.

**XXI. TERRITORY-** The Agent's non-exclusive territory is described on the attached Exhibit.

**XXII. ASSIGNMENT-** Any assignment of this contract by the Agent, including any Compensation requires the Society's written approval. The Agent authorizes the Society to furnish information regarding the Agent record with the Society or to disclose any information obtained by the Society in any investigative report, to any regulatory or government agency or any other person or entity. No liability shall be incurred by the Society due to the release of such information.

**XXIII. SUPPLIES AND RECORDS-** All supplies and records furnished by the Society, including all software developed by us, and all other materials pertaining to the Society and its products, shall remain property of the Society and shall be returned to the Home Office upon termination of this contract.

**XXIV. INDEMNIFICATION-** The Agent shall be responsible to the Society for all acts and omissions of the Agent, and any employee of the Agent. The Agent shall indemnify the Society and hold it harmless from and against any and all loss, expense, cost, cause of action and/or damage, including attorneys' fees, resulting or arising from the acts and/or omissions of the Agent and/or the employees of the Agent.

**XXV. CLAIMS-** The Society reserves the right to negotiate, settle or pay any claim made against the Society based on a certificate issued by the Society, written by the Agent without notice or liability to Agent

I have received a copy of the Society's Privacy Policy, I have read and understand the Privacy Policy and I agree to be bound by and will comply with the policy, a copy of which is attached. I acknowledge receipt of "Summary of Your Rights Under the Fair Credit Reporting Act", a copy of which is attached.

**XXVI. OTHER PROVISIONS-**

In the event that any term or provision of this Agreement is held to be invalid or in conflict with any law or regulation, the validity of the remaining provisions of this Agreement shall not be affected.

The failure of the Society to enforce or insist upon strict compliance with any provision of this Agreement shall not constitute a waiver of the right to enforce or insist upon strict compliance with any such provision in the future.

The Society reserves the right to modify the terms of this Agreement at any time, by giving written notice of any modification to the Agent. Any modification shall apply only to certificates issued subsequent to the receipt by the Agent of notice of such modification.

All notices pertaining to this Agreement shall be valid when sent regular mail to the address noted on this Agreement, unless prior written notice is received that notices should be sent to an alternative address.

Where the Society has reserved rights under this Agreement, or where the Society consents are required, the Society shall have the right to exercise its sole discretion.

In the event the Agent is a corporation, the officers and shareholders of the corporation shall be guarantors of the obligations of the Agent under this Agreement.

This Agreement shall be construed under the laws of the Commonwealth of Massachusetts.

**IN WITNESS WHEREOF**, the parties hereto have affixed their signatures on the date set opposite their signatures.

\_\_\_\_\_  
Date Agent

\_\_\_\_\_  
Date Supervisor of Agents

Supreme Council of the Royal Arcanum

By: \_\_\_\_\_  
Supreme Secretary

## **SUPREME COUNCIL OF THE ROYAL ARCANUM PRIVACY COMMITMENT TO OUR MEMBERS**

Title V of Gramm-Leach-Bliley Act enacted by Congress in 1999, as implemented by the various state legislatures, requires the adoption of a privacy protection policy to safeguard non-public personal information. The following is a privacy commitment which has been approved by the Executive Committee for the benefit of our members.

You have provided the Royal Arcanum with certain non-public personal information, such as your name, age, residence, marital status and social security number. If you have applied for life insurance, you also provided us with employment and medical information and authorized us to obtain further information concerning your health history, mode of living, avocations and other personal characteristics. Based on this authorization, information necessary to underwrite your application has been or will be collected from others.

We maintain the highest level of confidentiality concerning your non-public personal information. The employees at the Home Office have been trained in the careful handling and protection of such information. Oversight of these matters is rigorous and our employees understand that improper disclosure of non-public personal information is a serious matter with severe consequences.

We are a fraternal benefit society that has always been committed to protecting the privacy of our members. There are no affiliated financial institutions or third party, non-affiliates which have access to your non-public personal information. We never sell lists of names and addresses of our members to any vendor of goods or services.

Should we be required to disclose information in connection with civil or criminal matters, or by a governmental authority such as an administrative or judicial order including a search warrant or subpoena, we must comply, but such instances are exceedingly rare.

Organizations assisting us with our operations, are required to adhere to the same strict standards of confidentiality as we do.

Finally, please be assured that the information in your file will always be available to you for modification, correction or change when appropriate.

We do not disclose any non-public personal information about our members or former members, spouses or beneficiaries to anyone, except as provided by law.

## **A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT**

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every “consumer reporting agency” (CRA). Most CRAs are credit bureaus that gather and sell information about you – such as if you pay your bills on time or have filed bankruptcy – to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission’s web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

You must be told if information in your file has been used against you. Anyone who uses information from a CRA to take action against you – such as denying an application for credit, insurance, or employment – must tell you and give you the name, address and phone number of the CRA that provided the consumer report.

You can find out what is in your file. At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.

You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRA’s – to which it has provided the data – of any errors.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA’s investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change,

Inaccurate information must be corrected or deleted. A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.

You can dispute inaccurate items with the source of the information. If you tell anyone – such as a creditor who reports to a CRA – that you dispute an item, they may not then report the information to a CRA without including notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.

Outdated information may not be reported. In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.

Access to your file is limited. A CRA may provide information about you only to people with a need recognized by the FCRA – usually to consider an application with a creditor, insurer, employer, landlord, or other business.

Your consent is required for reports that are provided to employers, or reports that contain medical information. A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.

You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers. Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete and return the CRA form provided for this purpose, you must be taken off the lists indefinitely. You may seek damages from violators. If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

<b>FOR QUESTIONS OR CONCERNS REGARDING:</b>	<b>PLEASE CONTACT:</b>
CRAs, creditors and others not listed below	Federal Trade Commission Consumer Response Center- FCRA Washington, DC 20580 202-326-3761
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member bank (except national banks, and federal branches/agencies or foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1175 Duke Street Alexandria, VA 22314 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator- GIPSY Washington, DC 20250 202-720-7051

**RELEASE AUTHORIZATION AND  
FAIR CREDIT REPORTING ACT DISCLOSURE**

This is to notify you that in connection with your application for employment or contract, we may procure a consumer report on you as part of the process of considering your application. In the event that information from the report is utilized in whole or in part in making an adverse decision, before making the adverse decision, we will provide you with a copy of the consumer report and a description in writing of your rights under the Fair Credit Reporting Act. Please be advised that we may also obtain an investigative consumer report including information as to your character, general reputation, personal characteristics, and mode of living. This information may be obtained by contacting your present and previous employers or references supplied by you. Please be advised that you have the right to request, in writing, within a reasonable time, that we make a complete and accurate disclosure of the nature and scope of the information requested.

By signing below, I hereby authorize all entities having information about me, including present and former employers, criminal justice agencies, departments of motor vehicles, schools and credit reporting agencies, and Vector One\* to release such information to Business Information Group and the Society.

This release and authorization shall remain valid and in effect during the term of your employment or contract. We reserve the right to run subsequent consumer reports and/or investigative consumer reports on an as-needed basis.

\_\_\_\_\_

Date	Authorized Signature
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Full Name: \_\_\_\_\_

Date of Birth\*\*: \_\_\_\_\_ Social Security No.: \_\_\_\_\_

Current Residence Address: \_\_\_\_\_

\_\_\_\_\_  
\* Note: This is to advise you that the Supreme Council of the Royal Arcanum is currently using Vector One to screen all agents. If for some reason you are declined or if there is a problem with your background check you will be informed who to contact.

“Vector One is the sole distributor of Debit-Check.com, a database containing names, social security numbers and federal tax ID numbers of thousands of agents who have been reported by subscribers as having left them with a debit balance.”

\*\* Date of Birth required for background investigation purposes only, and will be used for no other purposes.

**COMMISSION ADJUSTMENT AGREEMENT**

The Supreme Council of the Royal Arcanum  
61 Battery March Street  
Boston, MA 02110

Gentlemen:

We the undersigned Agents of the Royal Arcanum request that the first years commissions and all renewals be paid as follows:

Agent 1: \_\_\_\_\_  
Printed or typed name

Agent 2: \_\_\_\_\_  
Printed or typed name

Agent 3: \_\_\_\_\_  
Printed or typed name

Sub-Agent: \_\_\_\_\_  
Printed or typed name

General Agent: \_\_\_\_\_  
Printed or typed name

\_\_\_\_\_  
Agent 1 Signature

\_\_\_\_\_  
Agent 2 Signature

\_\_\_\_\_  
Agent 3 signature

\_\_\_\_\_  
Sub-Agent Signature

\_\_\_\_\_  
General Agent Signature

**NOTICE TO BENEFIT MEMBERS  
IMPORTANT INFORMATION ABOUT PURCHASES OF ROYAL ARCANUM  
LIFE  
INSURANCE PRODUCTS AND ANNUITIES**

In order to comply with federal anti-money laundering regulations, to help the government fight the funding of terrorism and money laundering activities, all fraternal benefit societies are required to obtain, verify and record information that identifies each person who purchases a covered product. Covered products include all annuities and life insurance products except term insurance.

What this means for you: When you purchase one of our covered products, we will ask for your name, address, date of birth and other information that will allow us to identify you.

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Agent agrees that he/she will provide a copy of the above notice to all applicants.

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Agent

**SUPREME COUNCIL OF THE ROYAL ARCANUM  
AN INTERNATIONAL NOT-FOR-PROFIT FRATERNAL BENEFIT SOCIETY”  
FOUNDED IN 1877**

**Agent's Territory**