

Cigna - Supplemental Benefits
**PROSPECTIVE ASSOCIATE'S
 APPLICATION & PROFILE**

Please check each company you wish to be contracted with* (herein collectively referred to as "Company"):

- American Retirement Life Insurance Company Cigna Health and Life Insurance Company
 Loyal American Life Insurance Company Other(s) _____

Initial states you wish to be appointed in*: _____

*Applications for insurance solicited for a Company or in a State not checked or listed above will be deemed to be an amendment to this application for contracting and be processed by the Company as if this application included that Company or State.

I. PERSONAL INFORMATION

Full Name _____
First Middle Last

ALL ISSUED POLICIES WILL BE MAILED DIRECTLY TO THE POLICY OWNER UNLESS THE FOLLOWING BOX IS CHECKED: MAIL POLICIES TO AGENT
 National Producer Number _____ Email _____

Date of Birth _____ / _____ / _____ Gender _____ SSN _____

Residence Address _____
Street City State County Zip

Mailing Address _____
Street City State County Zip

Phone _____ Fax _____ Mobile Phone _____
Providing your cell/mobile number allows us to send text alerts

Your Med Supp 1st year annualized issued premium for the past 12 months was: \$ _____ Final Expense \$ _____
 Other Supplemental Products \$ _____. (For amounts of \$250,000 or more submit proof of production with this application).

II. BUSINESS, LICENSE and COMMISSION PAYMENT INFO (Please attach copies of current licenses in all states you wish to be appointed.)

Please fill out all information.

Do you currently have E & O Coverage Yes No If "Yes," attach declaration page to application

Are you applying for an advance? Yes No If yes, please check one: 15 MO 12 MO 9 MO 6 MO

Please Note: Only Med Supp policies are eligible for a 12 or 15 month advance. All other products are eligible for a 9 month maximum advance.

AGENCY/CORPORATE DATA (complete only if you want to be appointed as an agency or corporation). Corporation must be licensed in order to receive commission. **Note: Both signature lines in Section IV must be signed if applying as agency or corporation.**

Agency/Corporate Name: _____ Corp. Tax I.D. Number: _____

Mailing Address _____
Street City State County Zip

Phone _____ Fax _____ Email _____

Make commissions payable to: Individual Corporation

Direct Deposit/Automatic Draft Agreement

I hereby authorize the Company to deposit any amounts advanced or owed to me by initiating credit entries to my account at the financial institution (hereinafter "Bank") noted on this form. I authorize the bank to accept and to credit these entries to my account. In the event the Company erroneously deposits funds into my account, I authorize the Company to debit my account to recover these erroneous deposits. **I further authorize the Company to initiate electronic debit entries to my account for the payment of my appointment fees (the entry will appear with a description of "Supp Benefits").** This authorization shall remain in full force until the Company and Bank have received written notice from me of its termination in such time and manner as to afford the Company and Bank reasonable opportunity to act on it.

Agt. Name: _____ Agent No.: _____ Checking Savings

Bank Name: _____ Routing No.: _____ Acct. No.: _____

Assignment of Commissions (if applicable) Complete only if commissions are to be paid to another agent or agency other than the applicant.

For the value received, I _____ (assignor) of the city of _____, State of _____

Do hereby assign, transfer and set over to: _____ (assignee) _____ (TIN or SSN)

with address of _____

Its successors and assigns, my rights, title and interest in the first year and renewal commission which shall accrue to me under my contract with the Company. I further certify there is no previous assignment or assignments nor had any bill of sale of these commissions or any part thereof been previously made by me to any other person or persons, nor is there any claim against such commissions outstanding. I do for myself, my executors or administrators, guarantee the validity of the foregoing assignment.

III. BACKGROUND INFORMATION

Please answer all questions. **If you answer "Yes" to any of the questions, please explain in the area below or attach a separate sheet with details.**

1) Are you or have you ever been appointed with American Retirement Life Insurance Company, Central Reserve Life Insurance Company, Continental General Insurance Company, Loyal American Life Insurance Company, Provident American Life & Health Insurance Company, and/or United Teacher Associates Insurance Company?
Explanation

Yes No

2) Are you currently charged with or have you ever pled guilty or no contest to, or been convicted of, any crime (excluding minor traffic offenses and including disclosure of expunged or sealed records?)
Explanation

Yes No

3) Are you now or have you ever been the subject of any lawsuit, claim, investigation or proceeding alleging breach of trust or fiduciary duty, forgery, fraud, or any other act of dishonesty?
Explanation

Yes No

4) Have you ever had your agent's license or registration suspended or revoked, or are you now, or have you ever been the subject of any professional license/registration or market conduct investigation, claim or proceeding?
Explanation

Yes No

5) Have you ever been involuntarily terminated or permitted to resign from employment or from an agent or representative appointment, with any insurance or other financial services company other than for lack of production?
Explanation

Yes No

6) Has a bonding, surety or E&O provider denied an application or claim, made payment for you or terminated coverage?
Explanation

Yes No

7) Are you delinquent in any personal or business financial obligations, or does any insurance or financial services company hold a claim against you for commission debit balances?
Explanation

Yes No

8) Are there any outstanding judgments, liens or claims against you, including delinquent tax obligations, or have you or any business in which you were or are an owner, partner, officer or director, ever filed bankruptcy?

Yes No

BANKRUPTCY DISCHARGE/DISMISSAL DATE _____

Explanation

IV. NOTICE

I certify that the information contained herein is true and complete to the best of my knowledge and belief. I understand that failure to provide true and complete information in this application may result in the denial of this request for appointment and/or subsequent termination thereof. I agree that an electronic version, fax or photocopy of this application shall be as valid and binding as an original. I understand and agree that, unless otherwise allowed by law, I am not authorized to solicit business for the Company until my license and appointment have been secured. **I certify that I have read and fully agree to the terms and conditions set forth in the Associate Agreement (Form # CSB-8-0001) including Section 20 which sets forth the terms and provisions relating to Mandatory Binding Arbitration. If I have requested advance commissions, I have read and fully agree to the terms and conditions set forth in the Advance Pledge Agreement (Form # CSB-8-0001b) and the Promissory Note (Form # CSB-8-0001c) and reviewed the AML Producer's Guide (CSB-8-0001d) attached to this Application. I hereby agree to be bound by all terms and conditions of said Agreement(s).** Under penalty of perjury, I certify that the Social Security Number or taxpayer identification number shown on this form is my correct taxpayer identification number and I am not subject to backup withholding by the Internal Revenue Service.

Signature of individual requesting to be contracted with the Company as an Associate	Date
Signature of Corporate Officer (if Corporation) or Principal Licensed Agent (if non-Corporation business entity) of business entity requesting to be contracted with the Company as an Associate	Date

V. TO BE COMPLETED BY UP-LINE RECRUITING AGENT

In consideration of the Company executing this application at my request, the undersigned does personally guarantee the performance of all terms, conditions and covenants of the Associate's Agreement, including the Associate Promissory Note and Associate Advance and Pledge Agreement attached to this Application and assumes personal liability and responsibility for any default in said terms, conditions and covenants. I understand that any and all commissions, both first year and renewal owing to me now or in the future under any contract I have entered into with the Company and its affiliates are hereby assigned as security for the repayment of sums guaranteed by my endorsement hereon and that I am personally responsible upon demand for monies owing hereunder. This guarantee shall survive the termination of any contractual relationship between the affiliates of the Company and the Agent or Up-Line Recruiting Agent.

Printed Name of Up-Line Recruiting Agent	Prospective Associate's Commission Level (e.g. MGA, GA, AGT II, etc.)			
Signature of Up-Line Recruiting Agent	ARLIC	CHLIC	Loyal	Other
Up-Line Recruiting Agent's Number	Date			

AUTHORIZATION TO CONDUCT A BACKGROUND INVESTIGATION

For appointment purposes, I hereby authorize the Company to obtain a consumer report and/or investigative consumer report that includes information about my character, general reputation, credit worthiness, and personal traits. I hereby authorize all entities having information about me, including, but not limited to present and former employers, personal references, criminal justice agencies, departments of motor vehicles, schools, licensing agencies, and credit reporting agencies, to release such information to the Company or any of its affiliates. I agree that an electronic version, fax or photocopy of this authorization and release shall be as valid and binding as an original. I acknowledge receipt of the Fair Credit Reporting Act disclosure form included in this document.

For Maine Applicants Only – Upon request, you will be informed whether or not a consumer report was requested, and if such report was requested, the name and address of the consumer reporting agency furnishing the report. You may request and receive from us, within 5 business days of our receipt of your request, the name, address and telephone number of the nearest unit designated to handle inquiries for the consumer reporting agency issuing the investigative report concerning you. You also have the right, under Maine law, to request and promptly receive all such agencies copies of any reports.

For Washington Applicants Only – If we request an investigative consumer report, you have the right, upon written request made within a reasonable period of time, to receive from us a complete and accurate disclosure of the nature and scope of the investigation. You have the right to request from the consumer reporting agency a summary of your rights and remedies under state law. The consumer reporting agency which furnished the report is Business Information Group, P.O. Box 541, Southhampton, PA, 18966, Telephone (800) 260-1680. www.bigreport.com.

For California, Minnesota & Oklahoma Applicants Only – A consumer credit report will be obtained through Business Information Group, Inc. (B.I.G.), P.O. Box 541 Southhampton, PA, 18966, Telephone (800) 260-1680. www.bigreport.com. If a consumer credit report is obtained, I understand that I am entitled to receive a copy. I want a copy ____ (initials); I do not want a copy ____ (initials). If an investigative consumer report and/or consumer report is processed, I understand I am entitled to a copy. I want a copy ____ (initials); I do not want a copy ____ (initials). * California applicants: If you choose to receive a copy of the consumer report, it will be sent within three (3) days of the employer receiving a copy of the consumer report and you will receive a copy of the investigative consumer report within seven (7) days of the employer’s receipt of the report (unless you elected not to get a copy of the report). **BIG’s privacy practices with respect to the preparation and processing of investigative consumer reports may be found at www.bigreport.com (link at bottom of page entitled, “Legal/Privacy”).**

Signature of individual requesting to be contracted with the Company as an Associate	Date
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CIGNA SUPPLEMENTAL BENEFITS STATE APPOINTMENT FEE CHART

State appointment fees are required when the agent is appointed with the insurance company. Separate fees are required for each insurance company you will represent. Payment of the appointment fees will be collected for each state through an automatic debit from your bank account listed on your contract. Your state appointment fees will be automatically deducted from your checking or savings account with a description of "Supp Benefits."

ST	STATE	Resident Appointment Fee	Non-Resident Appointment Fee
AL	ALABAMA		\$30.00 EACH
AK	ALASKA		No Fee
AZ	ARIZONA		No Fee
AR	ARKANSAS		No Fee (SIC pays \$20.00)
CA	CALIFORNIA		\$29.00 EACH
CO	COLORADO		No Fee
CT	CONNECTICUT		\$20.00
DC	DISTRICT OF COLUMBIA		\$25.00 EACH
DE	DELAWARE		\$25.00 EACH
FL	FLORIDA	\$60.00 EACH	\$60.00 + \$6.00/county EACH
GA	GEORGIA		\$10.00 EACH
HI	HAWAII		No Fee
ID	IDAHO		No Fee
IL	ILLINOIS		No Fee
IN	INDIANA		No Fee
IA	IOWA		\$15.00 EACH
KS	KANSAS		\$5.00 EACH
KY	KENTUCKY	Agent \$40.00 EACH; Agency \$100.00 EACH;	Agent \$50.00 EACH Agency \$120.00 EACH
LA	LOUISIANA		\$20.00 EACH
ME	MAINE	\$30.00 EACH	\$70.00 EACH
MD	MARYLAND		No Fee
MA	MASSACHUSETTS		\$75.00 EACH
MI	MICHIGAN		\$5.00 EACH
MN	MINNESOTA		\$30.00 EACH
MS	MISSISSIPPI		\$25.00 EACH
MO	MISSOURI		No Fee
MT	MONTANA		No Fee
NE	NEBRASKA		\$15.00 EACH
NV	NEVADA		\$15.00 EACH
NH	NEW HAMPSHIRE		\$25.00 EACH
NJ	NEW JERSEY		\$25.00 EACH
NM	NEW MEXICO		\$20.00 EACH (per L&H, per variable, etc)
NY	NEW YORK		No Fee
NC	N CAROLINA		L = \$10, H = \$10, Med Supp = \$10
ND	N DAKOTA		\$10.00 EACH
OH	OHIO		Life= \$15.00, Accident & Health = \$15.00
OK	OKLAHOMA		\$30.00 EACH
OR	OREGON		No Fee
PA	PENNSYLVANIA		\$15.00 EACH
PR	PUERTO RICO		No Fee
RI	RHODE ISLAND		No Fee
SC	S CAROLINA		No Fee (SIC pays \$40.00)
SD	S DAKOTA	\$10.00 EACH	\$20.00 EACH
TN	TENNESSEE		\$15.00 EACH
TX	TEXAS		\$10.00 EACH
UT	UTAH		No Fee
VI	VIRGIN ISLANDS		\$20.00 EACH
VT	VERMONT		\$60.00 EACH
VA	VIRGINIA		\$10.00 EACH
WA	WASHINGTON		\$20.00 EACH
WV	W VIRGINIA		\$25.00 EACH
WI	WISCONSIN	\$16.00	\$40.00
WY	WYOMING		\$15.00 EACH