

West Coast Life Insurance Company
SOLICITOR'S APPOINTMENT REQUEST & AGREEMENT OF CONDITIONS

West Coast Life Insurance Company, (herein referred to as Company) is hereby requested to make application to the Department of Insurance of the State of _____ for the issuance of a life insurance agent's license and/or appointment authorizing _____ (herein referred to as Agent) to solicit applications on behalf of the Company.

I hereby agree that your consent to the issuance of such license and/or appointment is subject to, and I hereby agree to be bound by, each and all of the following conditions:

I shall be an Agent # _____ assigned to the jurisdiction of _____
(Agent or Agency)

The Company has no obligation to me for commissions, expense allowances or any form of compensation whatsoever in connection with the services performed and expenses incurred by me in the solicitation of applications for insurance issued by the Company. It is expressly understood that I am under direct contract with my General Agent who has personally agreed to compensate me for such services.

Earnings on commissions will be reported to the IRS for the Agency who signed the Independent Agent's Agreement on which commissions are being paid.

I have no employment contract with the Company, and I am not, and I shall refrain from holding myself out as an employee, partner, joint venturer, or associate of the Company.

I shall comply with the rules, regulations and rate books of the Company, the laws of the states I am licensed in, and the regulations of the Department of Insurance relating to my activities in the solicitation of insurance.

I shall not alter, modify, waive or change any of the terms, rates or conditions of any advertisements, receipts, policies or contracts of the Company in any respect.

I shall promptly remit to the Company any and all monies or securities received by me on behalf of the Company as full or partial payment of first year or renewal premiums, or any other item whatsoever.

I shall not obligate the Company nor incur expense on its behalf in any manner whatsoever.

The Company may without liability to me whatsoever, upon request of my General Agent, or upon its own initiative, cancel my appointment at any time.

The foregoing applicant is hereby recommended for appointment as an Agent assigned to my agency, subject to the terms of my Independent Agent's Agreement with the Company and this request.

Agency Principal Signature

This Agreement, when executed, will become effective on _____, _____

The parties have executed this Agreement this _____ day _____, _____

Agent Signature

Mark S. Rush, Senior Vice President Marketing
WEST COAST LIFE INSURANCE COMPANY

INDEPENDENT AGENTS COMMISSION FINANCING AGREEMENT

Entered into this _____ day of _____, _____ between WEST COAST LIFE

INSURANCE COMPANY and _____
(herein referred to as Company) (herein referred to as Agent)

- 1) The Company agrees to make certain advances against first year commissions resulting from new business personally produced by the Agent.
- 2) An Agent may receive commission financing for up to two years.
- 3) Payments to the Agent will be made on policies issued and paid for at the home office of the Company on the following basis:
 - a. Rate of payment:
75% of the Agent's net annualized first year commission.
 - b. Only Check-O-Matic business will be annualized.
 - c. Maximum commission advance on any one case will be \$2,000.
 - d. Maximum total advances per month will be \$6,000.
- 4) This financing arrangement will apply to all new business except annuities, group insurance, special marketing programs and business on the life of the Agent and the Agent's immediate family.
- 5) The Agent acknowledges that all amounts paid to the Agent in excess of the Agent's commission on the amount actually paid by the policyholder will constitute a debt to the Company and to guarantor, if named below. In the event of termination of the Independent Agent's Agreement, the amount of the loan then outstanding will immediately become a demand note (irrespective of any commission which may be payable after termination) and will bear interest at the rate of 8% per annum until the entire indebtedness has been liquidated.
- 6) The Company will have the right to apply any commission thereafter accruing to Agent against the loan. Nothing contained in this Agreement will be construed as an amendment to the Independent Agent's Agreement.
- 7) Both parties reserve the right to terminate this Agreement at any time.

Agent Signature-

Mark S. Rush, Senior Vice President Marketing
WEST COAST LIFE INSURANCE COMPANY

I guarantee the repayment to the Company any and all sums, which the Company may from time to time advance to the Agent, named above in accordance with the terms of the above Agreement. I consent to any and all extensions of time, which the Company may grant to the Agent from time to time for repayment of such sums.

Signature of Guarantor

Date