



CONTRACTING INSTRUCTIONS

Complete and sign the following forms:

- MTL Electronic Onboarding Form (separate email from MTL@license-support.com)
- Agent's Agreement
- Principles of Ethical Market Conduct
- Assignment of Commissions Form

Include:

- Copy of License(s) (Individual and Corporate)
- Errors & Omissions Certificate

You may keep the copy of the enclosed Anti-Money Laundering Training bulletin.

Scan completed forms and attach and email them to licensing@usmarketingcorp.com or fax completed paperwork to U.S. Marketing Corporation at 414-347-2394.

Agent in a suit or proceeding against the Company, the Agent shall forward within three business days such process or notice to the Company by registered or express mail.

- 10) **Change or Termination.** This Agreement may be changed from time to time by written notice from the Company but no such change shall affect commissions on any contract or policy issued prior to the effective date of the change. Either party may terminate this Agreement at any time by giving the other party thirty (30) days written notice. This Agreement shall terminate forthwith on the death of the Agent. Any compensation due the Agent at his/her death, or falling due thereafter, under this Agreement shall be paid to his/her executors or administrators.
- 11) **Termination for Cause.** If the Agent shall willfully or knowingly (1) submit any false information, or (2) conceal any material facts concerning the medical or personal history of any applicant or proposed insured, or (3) commit fraud, or (4) withhold or convert to his/her own use money or documents belonging to the Company, or (5) rewrite or cause to be rewritten with any other insurer any policy in force with the Company, whether or not such policy had been written by the Agent, without prior written notice to the Company, or (6) induce, or attempt to induce, any Agent or employee of the Company to leave its service or to cease soliciting or writing business for the Company or to decrease the volume of business so written, or (7) improperly induce, or attempt to induce, any policyholder of the Company to discontinue premium payments on his/her policy, or (8) fail to conform to the rules and regulations of the Company, or (9) fail to comply with the laws and regulations of any state insurance department or applicable laws or regulations of any other state insurance department, or to maintain in good standing his/her license to sell insurance, or (10) violate any of the provisions or conditions of this Agreement, the Company shall terminate this Agreement by written notice to the Agent of such termination. In the event of such termination any and all interest the Agent may have in any commissions and any other compensation under this and previous agreements made with the Company or any of its agents shall be forfeited.
- 12) **Commissions. Commissions.** As compensation for his/her services, the Agent shall be paid by the Company commissions computed in accordance with the accompanying Agent Commission Schedule(s). After this Agreement becomes effective, the Agent will be paid a commission equal to the amount determined by applying the

percentage shown in the attached schedule to premiums paid in cash on policies or contracts on which the Agent wrote the applications and delivered the policies or contracts under the terms of this Agreement.

- 13) **Commission Payments and Refunds.** No commissions shall be payable on any rejected application. Should a policy issued on an application secured by the Agent lapse and not be reinstated the Agent shall have no further interest of any kind in the policy nor be entitled to any further commissions and service fees on such policy unless it be reinstated through the efforts of his/her agency while this Agreement is in effect. Should the Company refund the premium for any reason including but not limited to cancellation and rescission on any policy written on an application secured by the Agent he/she shall refund to the Company, if so instructed, any and all monies received by him/her by reason of the payment of such premiums.
- 14) **Vesting.** All commissions are vested in the Agent, so long as the aggregate commissions payable to the Agent under this Agreement are at least \$500 during each prior calendar year. No fees or bonuses will be paid after the termination of this Agreement.
- 15) **Assignment.** This Agreement is not transferable. No rights or interests under this Agreement shall be subject to assignment without the written consent of the Agent and the Company.
- 16) **Waiver.** The failure of the Company to enforce any provision of this Agreement or to insist upon strict compliance by the Agent with any of the provisions shall not constitute a waiver of any of the rights or privileges of the Company under this Agreement and shall not be deemed to constitute a course of conduct or waiver as to any subsequent acts.
- 17) **Entire Agreement.** This Agreement shall supersede any prior agreement between the Company and the Agent in relation to policies issued through the Agent after the Agreement becomes effective. The foregoing together with accompanying schedules constitutes the entire Agreement between the parties.
- 18) **Liability.** Each shareholder or partner if the Agent is a corporation or partnership personally and fully guarantees the performance by the Agent of every commitment covenant and undertaking in this Agreement provided such person or persons has signed this Agreement individually or on behalf of the Agent.

This Agreement is executed on ____ / ____ / ____.

AGENT

X

Agent Signature (Print Agent name if a Corporation)

If the Agent is a Corporation

by _____
Signature of Authorized Officer

its _____
Title of Authorized Officer

MTL INSURANCE COMPANY

by _____

its _____

<p>This Agreement has been registered by MTL Insurance Company and a copy filed in the Company's Home Office at Oak Brook, Illinois on the ____ day of ____ MTL Insurance Company By _____</p>
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Principles of Ethical Market Conduct

- I will conduct business according to high standards of honesty and fairness. I will represent MTL Insurance Company and myself with the highest integrity, always striving to enhance the prestige of my profession.
- I will provide competent and client-focused sales and service to my customers which, in the same circumstances, I would apply to or demand for myself. I will accurately present all information necessary to enable my clients to make informed decisions. I will comply with all laws and regulations governing my business and professional activities.
- I will take reasonable efforts to determine the insurance needs or financial objectives of my clients based upon relevant information obtained from them, and enter into transactions which assist the customers in meeting their insurable needs or financial objectives.
- I will respond promptly to client feedback and will always place their interests above my own. I will provide fair and expeditious handling of all client complaints and disputes and make every effort to resolve them through MTL Insurance Company's complaint handling process.
- I will respect the confidentiality of information regarding my clients' personal and business information. I will exercise the highest integrity in cooperating with others who serve the needs of my clients.
- I will present sales and training materials, product illustrations and advertisements in a manner which is clear as to purpose, honest and fair as to content, and consistent with the needs of the customer. All my sales presentations will be based upon the principles of fair dealing and good faith, and will have a sound basis in fact. All such materials will meet with the approval of MTL Insurance Company.
- I will engage in active and fair competition in the marketplace and will refrain from disparaging competitor insurers, their representatives or methods of marketing. I will not replace existing life insurance and annuity policies without first communicating information to the customer that (s)he needs in order to ascertain whether such replacement of existing policies may or may not be appropriate.
- I will allow my professional conduct to be supervised and reviewed by MTL Insurance Company for compliance with these Principles of Ethical Market Conduct.
- I will promptly advise MTL Insurance Company of any financial relationship or other situation that a disinterested person would reasonably believe could restrict my ability to act in accordance with the foregoing Principles of Ethical Market Conduct.

X

Signature

Date

Print Name



1200 Jorie Boulevard, Oak Brook, IL 60523-2269

Anti-Money Laundering Training Requirement For MTL Insurance Company Producers

All insurance companies are required by the Financial Crimes Enforcement Network of the Treasury department to train their agents who sell permanent life insurance, annuity products or any other cash value insurance products about their responsibilities under the company's anti-money laundering program. MTL has an agreement with Quest Continuing Education Services to administer this training for us. You must complete this training prior to submitting business to MTL. The AML training must be renewed annually.

If you previously completed AML training for another insurance company (broker/dealer or other financial institution), you do not need to take the training again as long as your previous training was completed within the past year. Simply include a copy of your certificate of completion from your AML training provider with your contracting paperwork. The certificate must include the provider's name, your name and the date that you completed your training. MTL reserves the right to review the training program and request additional training if it does not meet our standards.

If you have not taken any AML training within the past year, you may take it through the Quest website once you've received your MTL agent number from us. The training through Quest is absolutely free to you. MTL is picking up the expense for all its agents who take the training through Quest. Keep these instructions until you receive your MTL agent number.

You can access the Quest site by following these easy steps.

- Log onto the course at the following website address: www.mutualtrustaml.com.
- Your User name is your entire last name in lower case with no spaces or special characters combined with the 4 digit month and day of your birth (mmdd format). For example, if your last name is O'Brien and you were born on July 4, your User name is obrien0704. If your last name is Van Camp-Jones and you were born on December 1, your User name is vancampjones1201.
- Your password is the 4 digit month and day of your birth that you just used as part of your User name. In the examples above, O'Brien's password is 0704 and Van Camp-Jones' password is 1201.
- You may print a paper certificate when you complete this course, but you need not send a copy to us. Quest will send us a report the next day informing us that you completed the course.