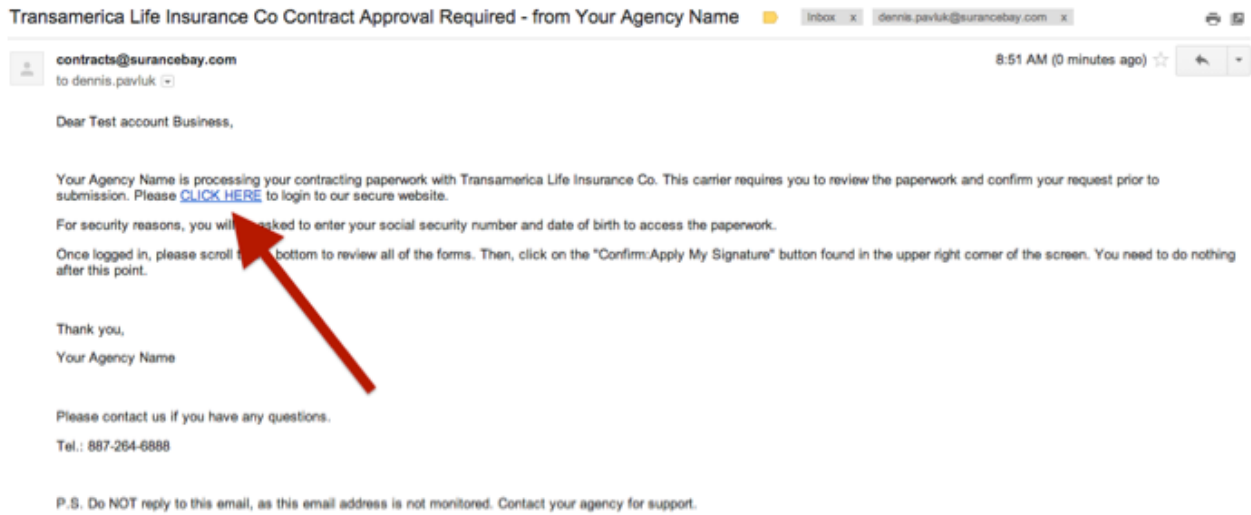
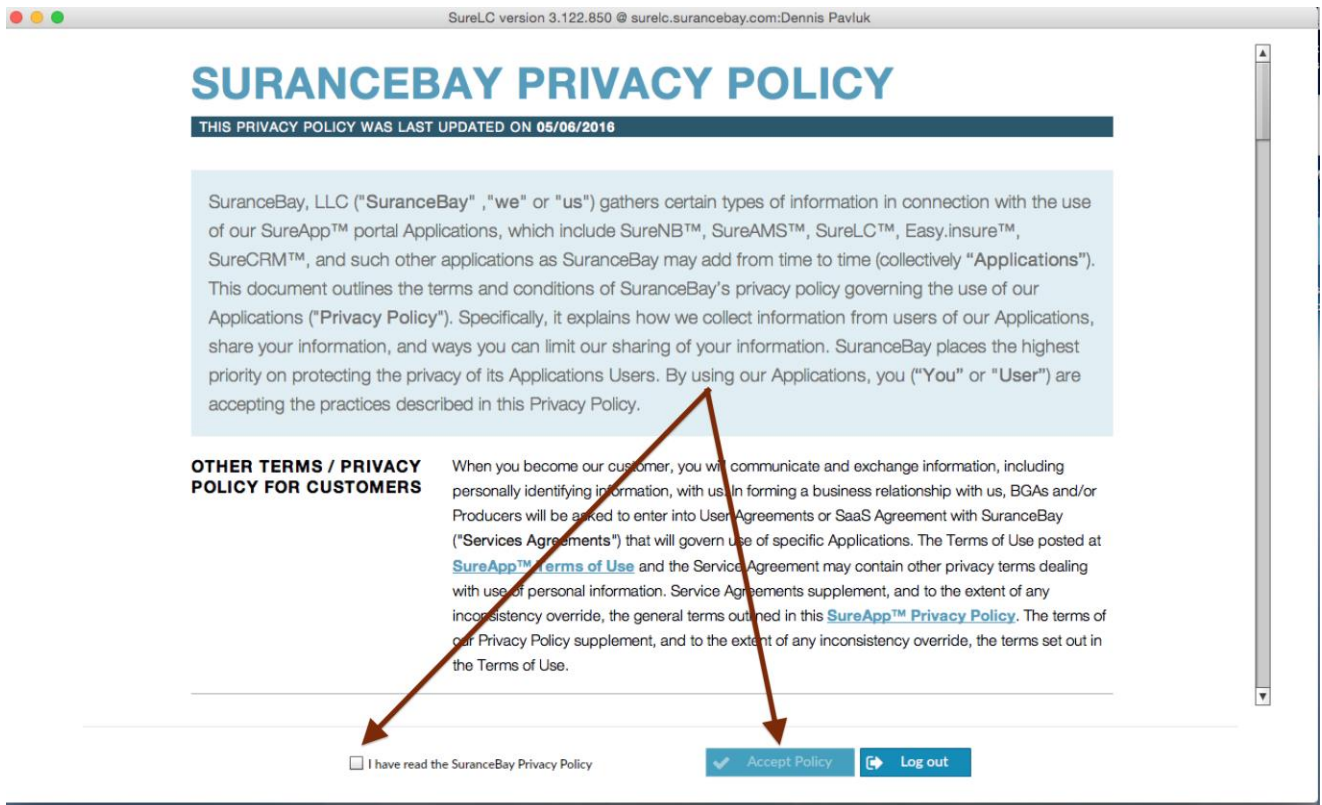


How an agent confirms licensing paperwork in Surancebay



2a. For producers that are logging into SureLC for the first time, they will see the **SuranceBay Privacy Policy**. At the bottom of the screen is a checkbox that needs to be clicked confirming that they read the policy. Once clicked, press **Accept Policy** to move on. (If the check box is not present at the bottom of the screen, the browser window is zoomed in too close. Zoom out the browser window and few levels and the check box will show)



2b. Once the **SuranceBay Privacy Policy** is acknowledged and accepted, the **SuranceBay Terms Of Use** will show. As with the **Privacy Policy**, at the bottom of the screen is a checkbox that needs to be clicked confirming that they read the policy. Once clicked, press **Accept Policy** to move on.

SURANCEBAY TERMS OF USE

THIS TERMS OF USE LAST UPDATED ON 07/03/2017

This is SuranceBay, LLC's ("**SuranceBay**", "**we**" or "**us**") Terms of Use for Applications which you ("**user**" or "**you**") have contracted to use. The Applications include SureApp™, SureNB™, SureAMS™, SureLC™, Easy.insure™, SureCRM™, and such other Applications as SuranceBay may develop and add from time to time ("**Applications**").

AGREEMENT

Your use of our Applications creates an agreement between us ("Agreement"). By using our Applications, you are agreeing to comply with and be bound by SureApp™ Terms of Use ("Terms of Use"). Please review them carefully. If you do not agree to our terms of use, you should not use our Applications. We may amend our Terms of Use periodically, without specific notice to you. You should review the terms of use frequently. Our Terms of Use incorporate our **Electronic Communications Agreement**, which is fully set out below. By accepting our terms of use, you also agree to be bound by the terms of our Electronic Communications Agreement.

RIGHTS ARE NOT TRANSFERABLE

Your privilege to use our Applications and any password or right given to you to obtain information or documents, is not transferable by you to any other third party or person.

MODIFICATIONS

We reserve the right in our sole discretion to add, remove, edit or re-post documents, information or other content featured on our Applications.

USE OF INFORMATION

You authorize us to use the data we collect regarding your Applications uses and any information you provide us through the Applications in any manner consistent with our Privacy Policy as published and modified from time to time at [SureApp™ Privacy Policy](#).

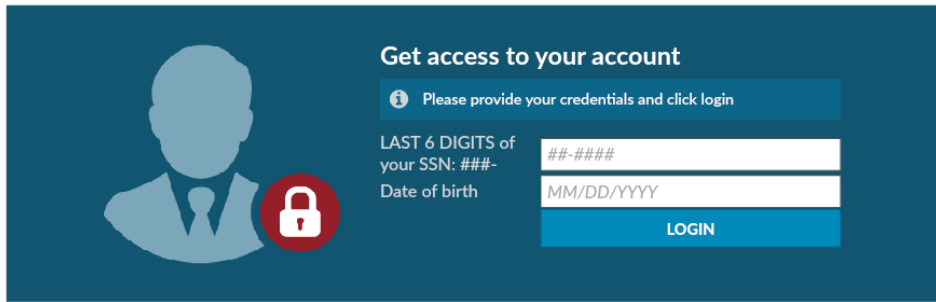
PRIVACY POLICY

I have read the SuranceBay Terms of Use

Accept Policy

[Log out](#)

3. After clicking the link in the email, the producer is taken to the web version of SureLC. The producer logs in using the last 6 digits of their **SSN** and **date of birth**. This information needs to match what shows in the producers SureLC profile on the **NIPR Tab**.



4. Once logged in, the producer answers the appropriate misc. carrier questions, if needed, then clicks **Next**. The producer has to answer at least all required questions, denoted with an *, before the Next button in the upper right hand corner of the screen will activate. *****Note: Not all appointment requests initiated by the agency on the producers behalf will include this step. Some carriers do not have any misc. questions that need to be answered.*****

Request Contract for America
 Financial Life And Annuity Ins Co to
 sell Fixed Annuity and Fixed Life in
 Alaska, Alabama, Arkansas, Arizona,
 California, District of Columbia,
 Georgia, Iowa, Idaho, Illinois, Indiana,
 Kansas, Kentucky, Louisiana,
 Massachusetts, Maryland, Maine,
 Michigan, Missouri, Montana, North
 Carolina, North Dakota, Nebraska,
 New Jersey, Nevada, Ohio, Oklahoma,
 Oregon, Pennsylvania, Rhode Island,
 South Carolina, South Dakota,
 Tennessee, Texas, Utah, Virginia,
 Wisconsin, West Virginia and
 Wyoming

New Business Application Name:

New Business Application Date:

2nd New Business Application Name:

2nd New Business Application Date:

How will commissions be paid? *

Are commissions to be vested? Yes No *

Life Hierarchy Level: Street 80 Street 100

Beneficiary Designation Name:

Beneficiary Designation Date of Birth:

Beneficiary Designation Social Security Number:

Will you be in violation of the 1994 Crime Act if you act as an insurance agent? Yes No *

Did you file a 1033 form in any state due to felony charges covered by 18USC 1033? Yes No *

If so, did you gain consent to write? *

Are you currently charged with any crime? Yes No *

Do you have any outstanding civil judgments? Yes No *

Have you ever been named or involved as a party in an administrative proceeding including but not limited to FINRA sanctions or arbitration proceeding regarding any professional or occupational license or registration? Includes State Insurance Department investigations, license suspensions, revocations, or administrative fees. Yes No *

Agent's preferred pay frequency: Daily Weekly Monthly *

Override commissions - I agree to be bound by the following terms of this agreement: I will not sell, solicit, or negotiate insurance business in the below-named states. *

Override commissions - I will not be connected to the actual sale of any insurance policy in the named states below. *

Override commissions - I will be responsible for notifying American staff thirty days in advance of a change in my circumstances whereby I plan to obtain a producer's license in any of the below named states. *

Override commissions - I will remain American staff a copy of the agent's producer's license I obtain in any of the below named states prior to soliciting any business in any such state. *

* Please answer any additional carrier specific questions displayed on this screen.

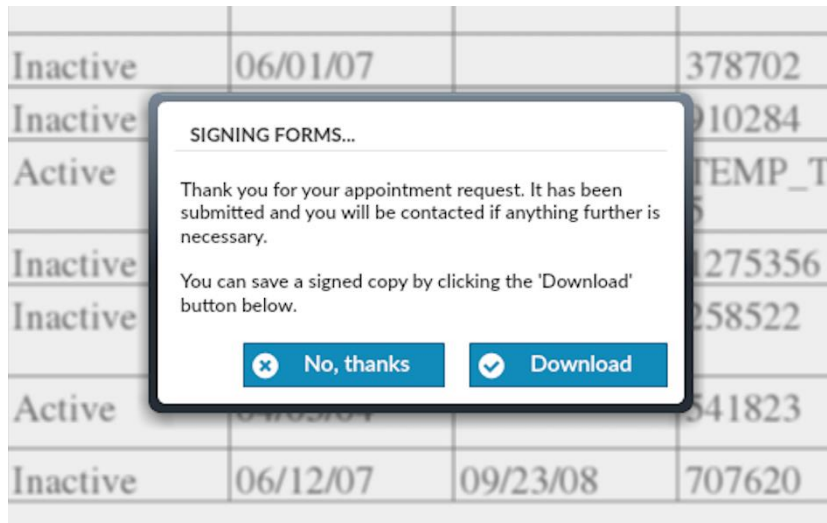
* Also you can choose to go back to the previous screen if you need to select different state(s), product(s), carrier or request type by selecting **PREVIOUS**.

* When everything's ready select **SUBMIT**.

5. Once the Misc. Questions are answered and the producer clicks **Next**, he/she will be taken to a screen that shows all of the contracting paperwork. When reviewing carrier paperwork, the producer scrolls through the forms all the way to the bottom of the screen, then presses **Confirm** in the upper right hand corner followed by **Apply My Signature**.



6. Once completed the producer gets confirmation that their review completed successfully and that your agency has been notified. The producer will also have the option to download the completed contracting forms by clicking the Download button and saving the bundle to their PC.



The video below shows what the producer must do to confirm their appointment request:

<https://www.youtube.com/watch?v=TVv2fVGShzw>