

Member of MV Group Since 1999



P. O. Box 797248
Dallas, TX 75379-7248
800-544-9532
Fax: 972-407-9322

Thank you so much for allowing FTS Life Insurance Agency, Inc. to be of service to you for Life Insurance, Single Premium Immediate, Fixed, and Fixed Index Annuities. To help us make the contracting process as simple as possible for you, please follow the steps below.

STEP 1 Complete the included fill-able documents and sign both signature pages

- Be sure to list complete details for any “Yes” responses

STEP 2 4 Hour and/or 8 Hour Annuity Training Certificate *if required by your state*

- Some states require ongoing training; while others only require initial training – must be completed **prior** to getting appointed and dating an application
- **Not sure about this? See chart in back for details about your state requirement(s)** (take a look at the “Initial Training” and “Ongoing Training” columns for details or click on “Annuity Requirement”)
- **MUST Include Certificate** – Carriers require proof course(s) are completed

STEP 3 Include a copy of the following:

- Individual and/or Corporate State Insurance License
- E&O
- Voided Check for Direct Deposit of Commissions

STEP 4 **Fax** all pages to **972-407-9322**

- To help protect your private information, *please use the secure link when emailing*

STEP 5 Complete Product Suitability Training for each carrier appointment

- Instructions will be provided by our licensing person

Additional information *may* be required by some carriers, but most requirements are satisfied by the information on these interview sheets. ***Life changes; so it is vital to keep our licensing person apprised of those changes so we report your information as truthfully as possible (for example; credit issues – both new & resolved, complaints, etc.).***

We look forward to a long and mutually rewarding relationship as a partner in your business.

Sincerely,

Shelly

Shelly Smith
President

Social Security #: _____ Email: _____

Last Name: _____ First Name: _____ MI: _____

Resident Insurance License #: _____ State: _____

Phone: _____ Fax: _____ Cell: _____ Gender: _____

Driver's Lic. # / State: _____ Title: _____ Marital Status: _____

Date of Birth: ____/____/____ Maiden Name: _____

Residential Address (No PO Boxes) Move In Date: ____/____/____
City/State Not Needed

Line 1: _____ Line 2: _____ Zipcode: _____

Business Address (No PO Boxes) Start Date: ____/____/____
City/State Not Needed

Line 1: _____ Line 2: _____ Zipcode: _____

AML Provider: LIMRA NONE OTHER Date Completed: ____/____/____
If Other, Provide Certificate of Completion.

Are you a Registered Rep with FINRA? Yes No
If Yes, Broker/Dealer Name: _____ CRD #: _____

Please list any Honors you currently hold: _____

Doing Business As: Individual Business Entity Solicitor/LOA

If DBA Solicitor/LOA, list who you are assigning commissions to: _____

Complete the following only if DBA a Business Entity:

EIN: _____ Business Name: _____ Website: _____

Your Title: _____ Phone: _____ Fax: _____

Principal Name: _____ Principal Title: _____ Email: _____

Corporate Address (No PO Boxes) Start Date: ____/____/____
City/State Not Needed

Line 1: _____ Line 2: _____ Zipcode: _____

Legal Questions for Contracting and Appointment Requests

Please answer the following questions. If you answer YES to any question, be sure to provide a full, detailed explanation including specific dates.

Name: _____

1	Have you ever been charged or convicted of or plead guilty or no contest to any Felony, Misdemeanor, federal/state insurance and/or securities or investments regulations or statutes? Have you ever been on probation?	Yes	No
1A	Have you ever been convicted of or plead guilty or no contest to any Felony?	Yes	No
1B	Have you ever been convicted of or plead guilty or no contest to any Misdemeanor?	Yes	No
1C	Have you ever been convicted of or plead guilty or no contest to a violation of federal or state securities or investment related regulations?	Yes	No
1D	Have you ever been convicted of or plead guilty or no contest to a violation of state insurance department regulations or statutes?	Yes	No
1E	Has any foreign government, court, regulatory agency, or exchange ever entered an order against you related to investments or fraud?	Yes	No
1F	Have you ever been charged with a Felony?	Yes	No
1G	Have you ever been charged with a Misdemeanor?	Yes	No
1H	Have you ever been on probation?	Yes	No
2	Have you ever been or are you currently being investigated, have any pending indictment, lawsuits, or have you ever been in a lawsuit with an insurance company?	Yes	No
2A	Are you currently under investigation by any legal or regulatory authority?	Yes	No
2B	Have you been under investigation by any insurance company?	Yes	No
2C	Have you ever been or are you currently involved in any pending indictments, lawsuits, civil judgments or other legal proceedings (civil or criminal)(you may omit family court).	Yes	No
2D	Have you ever been named as a defendant or codefendant in a lawsuit, or have you ever sued or been sued by an insurance company?	Yes	No
3	Have you ever been alleged to have engaged in any fraud?	Yes	No
4	Have you ever been found to have engaged in any fraud?	Yes	No
5	Has any insurance or financial services company or broker-dealer terminated your contract or appointment or permitted you to resign for reason other than lack of sales?	Yes	No
5A	Were you fired because you were accused of violating insurance or investment related statutes, regulations, rules or industry standards of conduct?	Yes	No
5B	Were you fired because you were accused of fraud or the wrongful taking of property?	Yes	No
5C	Failure to supervise in connection with insurance or investment related statutes, regulations, rules or industry standards of conduct?	Yes	No
6	Have you ever had an appointment with any insurance company denied or terminated for cause?	Yes	No
7	Does any insurer, insured, or other person claim any commission chargeback or other indebtedness from you as a result of any insurance transactions or business?	Yes	No

8	Has any lawsuit or claim ever been made against you, your surety company, or errors and omissions insurer arising out of your sales or practices, or, have you been refused surety bonding or E&O coverage?	Yes	No
8A	Has a bonding or surety company ever denied, paid on or revoked a bond for you?	Yes	No
8B	Has any Errors & Omissions (E&O) carrier ever denied, paid claims on or cancelled your coverage?	Yes	No
9	Have you ever had an insurance or securities license denied, suspended, cancelled or revoked?	Yes	No
10	Has any state or federal regulatory body found you to have been a cause of an investment – or insurance – related business having its authorization to do business denied, suspended, revoked, or restricted?	Yes	No
11	Has any state or federal regulatory agency revoked or suspended your license as an attorney, accountant, or federal contractor?	Yes	No
12	Has any state or federal regulatory agency found you to have made a false statement or omission or been dishonest, unfair, or unethical?	Yes	No
13	Have you had any interruptions in licensing?	Yes	No
14	Has any state, federal or self-regulatory agency filed a complaint against you, fined, sanctioned, censured, penalized or otherwise disciplined you for a violation of their regulations or state or federal statutes?	Yes	No
14A	Has any regulatory body ever sanctioned, censured, penalized or otherwise disciplined you?	Yes	No
14B	Has any state, federal, or self-regulatory agency filed a complaint against you, fined or sanctioned you?	Yes	No
14C	Have you ever been the subject of a consumer initiated complaint?	Yes	No
15	Have you personally or any insurance or securities brokerage firm with whom you have been associated filed a bankruptcy petition or declared bankruptcy?	Yes	No
15A	Have you personally filed a bankruptcy petition or declared bankruptcy?	Yes	No
15B	Has any insurance or securities brokerage firm with whom you have been associated filed a bankruptcy petition or been declared bankrupt either during your association or within five years after termination of such association?	Yes	No
15C	Is the bankruptcy pending?	Yes	No
16	Are there any unsatisfied judgments, garnishments or liens against you?	Yes	No
17	Are you connected in any way with a bank, savings & loan association, or other lending or financial institution?	Yes	No
18	Have you ever used any other names or aliases?	Yes	No
19	Do you have any unresolved matters pending with the Internal Revenue Service or other taxing authority?	Yes	No

If you answered any questions YES, provide an explanation that includes dates, actions, and descriptions. Attach additional paper if necessary.

I attest that the information I have provided is true to the best of my knowledge. I acknowledge that if any information changes, I will notify my agency office within 5 days of such change. Further, I understand that my agency may contact me when I need to answer carrier specific questions.

Signature: _____

Date: _____

LETTER OF EXPLANATION

Date of Action: ___/___/___

Action: _____

Reason: _____

Explanation: _____

Date of Action: ___/___/___

Action: _____

Reason: _____

Explanation: _____

Date of Action: ___/___/___

Action: _____

Reason: _____

Explanation: _____

Date of Action: ___/___/___

Action: _____

Reason: _____

Explanation: _____

Signature Authorization

PLEASE READ THIS AUTHORIZATION, SIGN IN THE BOX BELOW AND SUBMIT THIS FORM BY FOLLOWING THE INSTRUCTIONS PROVIDED ON THE COVER PAGE.

I, _____, hereby authorize SureanceBay, LLC and its general agency customers (the "Authorized Parties") to affix or append a copy of my signature, as set forth below, to any and all required signature fields on forms and agreements of any insurance carrier (a "Carrier") designated by me through the SureLC software or through any other means, including without limitation, by e-mail or orally. The Authorized Parties shall be permitted to complete and submit all such forms and agreements on my behalf for the purpose of becoming authorized to sell Carrier insurance products. I hereby release, indemnify and hold harmless the Authorized Parties against any and all claims, demands, losses, damages, and causes of action, including expenses, costs and reasonable attorneys' fees which they may sustain or incur as a result of carrying out the authority granted hereunder.

By my signature below, I certify that the information I have submitted to the Authorized Parties is correct to the best of my knowledge and acknowledge that I have read and reviewed the forms and agreements which the Authorized Parties have been authorized to affix my signature. I agree to indemnify and hold any third party harmless from and against any and all claims, demands, losses, damages, and causes of action, including expenses, costs and reasonable attorneys' fees which such third party may incur as a result of its reliance on any form or agreement bearing my signature pursuant to this authorization.

Please sign in the center of the box below. Please use BLACK ink.



PRODUCERIDXXX

State	Annuity Requirement	Annuity Effective Date	Training Completion Date	State-Specific Content	Residency Requirements	NAIC Course Reciprocity	Initial Training	Ongoing Training	ClearCert Approved	WebCE Course Available
Alabama	No legislation proposed at this time.									
Alaska	Click for Requirement	10/16/2011	4/16/2012	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Arizona	No legislation proposed at this time.									
Arkansas	Repealed Rule 82. Revisions to legislation are pending.									
California	Click for Requirement	Current	NA	Yes	Residents and non-residents	No	8 Hours	4 Hours	No	California 8-Hour Annuity Training Course and California 4 Hour Annuity Training
Colorado	Click for Requirement	4/1/2011	10/1/2011	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Connecticut	Click for Requirement	2/18/2012	2/18/2012	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Delaware	No legislation proposed at this time.									
District of Columbia	Click for Requirement	6/24/2011	12/24/2011	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Florida	Click for Requirement	Current	NA	Yes	Residents Effective 10/1: requires company product specific training	No	3 Hours	No Requirement	No	Senior Suitability and Suitability of Annuity and Life Insurance Transactions for Seniors
Georgia	No legislation proposed at this time.									
Hawaii	Click for Requirement	1/1/2012	10/1/2011	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Idaho	Click for Requirement	4/4/2013	10/4/2013	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Illinois	Click for Requirement	9/26/2011	7/1/2012	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Indiana	Click for Requirement	7/1/2011	1/1/2012	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Iowa	Click for Requirement	1/1/2011	1/1/2011	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Kansas	Click for Requirement	6/1/2013	12/1/2013	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Kentucky	Click for Requirement	1/12/2012	7/1/2012	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Louisiana	Click for Requirement	8/15/2012	1/1/2013	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Maine	Regulations have been proposed, but are not in effect.									
Maryland	Click for Requirement	11/1/2011	5/1/2012	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Massachusetts	No legislation proposed at this time.									
Michigan	Click for Requirement	6/1/2013	12/1/2013	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Minnesota	Click for Requirement	6/1/2013	1/1/2014	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	Annuity Suitability and Disclosure

State	Annuity Requirement	Annuity Effective Date	Training Completion Date	State-Specific Content	Residency Requirements	NAIC Course Reciprocity	Initial Training	Ongoing Training	ClearCert Approved	WebCE Course Available
Mississippi	Click for Requirement	9/1/2013	9/1/2014	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4 Hour Annuity Training
Missouri	No legislation proposed at this time.									
Montana	No legislation proposed at this time.									
Nebraska	Click for Requirement	1/1/2013	7/1/2013	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Nevada	No legislation proposed at this time.									
New Hampshire	Click for Requirement	1/1/2015	7/1/2015	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
New Jersey	Click for Requirement	2/1/2013	8/4/2013	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
New Mexico	No legislation proposed at this time.									
New York	NY Bill number A00563 requires the carrier to mandate a minimum of 3 hours CE credit annually on the subject of Annuity Suitability.									
North Carolina	No legislation proposed at this time.									
North Dakota	Click for Requirement	8/1/2011	8/1/2012	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Ohio	Click for Requirement	7/1/2011	1/1/2012	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Oklahoma	Click for Requirement	7/14/2010	7/14/2011	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Oregon	Click for Requirement	8/1/2011	1/1/2012	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Pennsylvania	No legislation proposed at this time.									
Rhode Island	Click for Requirement	6/1/2011	12/1/2011	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
South Carolina	Click for Requirement	9/25/2011	3/25/2012	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
South Dakota	Click for Requirement	7/1/2012	1/1/2013	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Tennessee	Regulations have been proposed, but are not in effect.									
Texas	Click for Requirement	4/1/2010	NA	No	Residents and non-residents	Yes	4 Hours	8 Hours	Yes	2011 Texas Annuity Training Course
Utah	A producer may not solicit the sale of an annuity product unless the producer has adequate knowledge of the product to recommend the annuity and the producer is in compliance with the insurer's standards for product training.									
Vermont	No legislation proposed at this time.									
Virginia	No legislation proposed at this time.									
Washington	Click for Requirement	1/1/2013	7/1/2013	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	WA Annuity Suitability 4 Hour Course
West Virginia	Click for Requirement	7/1/2011	12/31/2011	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Wisconsin	Click for Requirement	5/1/2011	11/1/2011	Yes	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training
Wyoming	Click for Requirement	9/26/2014	3/26/2015	No	Residents and non-residents who have not completed an NAIC approved course	Yes	4 Hours	No Requirement	Yes	4-Hour Annuity Training