

Memo



To: Prospective Advisor/Representative
From: Representative Services
Re: Baptist Life Association contract and paperwork

Please follow this check list as you complete the requirements for appointment with **Baptist Life Association**. We acknowledge that this looks like a lot of paperwork at first glance. It isn't really and it won't take much time at all. Please call Jeff @ 1.877.783.7870 x 415 or Janis @ 1.877.783.7870 x 414 if you have any questions and they will walk you through the process. We are here to help and to serve.

- _____ Baptist Life Membership Information Form
- _____ Completed and signed Contract
- _____ Completed and signed Representative Contract Information Form (2 pages)
- _____ Signed Privacy statement
- _____ Signed and dated Investigative inquiry
- _____ Photo Copy of Insurance License (if more than one state, please include non resident licenses)
- _____ Direct Deposit of commissions – include voided check
- _____ Commission Assignment form to another entity (if needed)

For compensation schedule – email Jeff Armstrong at jarmstrong@kingdomquestfinancial.com

You will receive a telephone call from Ken Wade who conducts our Due Diligence investigation – **Please respond to Mr. Wade's call as quickly as possible.**

Once approved, you will be granted one year free membership in Baptist Life Association and will have access to all the member benefits, programs and services.

Fax all paperwork to 716.204.0904 and then send the originals via US mail to:

Kingdom Quest Financial, Inc.
8555 Main St
Buffalo NY 14221



Distribution Source:

Baptist Life Direct

Kingdom Quest Financial, Inc.

BAPTIST LIFE ASSOCIATION
Supporting and Insuring Christians *Since 1883*

MEMBERSHIP REQUEST FORM

[] NEW MEMBER or [] UPDATED INFORMATION Date ___ 20___ E-mail _____

Proposed Member: _____ Date of Birth: _____ Phone: _____

Address: _____ City: _____ State: _____ Zip: _____

Spouse if insured on a rider: _____ Date of Birth: _____

List Children if insured on a rider:

Name	Date of Birth	Name	Date of Birth
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Complete Name of Present Church _____

Church Address : _____ City: _____ State: _____ Zip: _____

Denominational Affiliation of Church _____ Church Phone: _____

Church Member Yes/No I attend this church; [] Weekly [] Monthly [] Annually [] Other

I hereby request membership in the Baptist Life Association. I attest that I am a professing Christian of good moral character and meet the qualifications for membership.

X _____

X _____

Signature of proposed member(s). If under 16, signature of owner.

Reminder for Advisor / Representative *Please bring information on these programs:*

- | | |
|---|--|
| <input type="checkbox"/> Programs for my Local Church:
<input type="checkbox"/> Matching Grant (up to \$2,000 annually)
<input type="checkbox"/> <i>Fully Paid</i> Term Life Insurance on the Pastor's Small Children
<input type="checkbox"/> International Travel Insurance for a Mission Trip | <input type="checkbox"/> Christian Publication Discount (up to 35%)
<input type="checkbox"/> Bible Conference Expense Reimbursement
<input type="checkbox"/> Scholarship Awards
<input type="checkbox"/> Free Moral Audit of Individual Investments
<input type="checkbox"/> Special Family Benefits |
|---|--|

Personal Producing General Agent Contract

Baptist Life Association

8555 Main St., Buffalo, NY 14221

800-227-8543 FAX (716) 633-4916

www.baptistlife.org



This Agreement is effective the _____ day of _____ 20____, between Baptist Life Association, of Buffalo, NY, (hereafter "the Association"), and _____, of _____ (hereafter "PPGA," "You" or "Your").

1. APPOINTMENT AND CONSIDERATION

The Association appoints You a Personal Producing General Agent for the purpose of soliciting applications for insurance certificates provided by the Association and to provide service to certificateholders. This appointment is subject to the terms, conditions, and limitations set forth herein. In consideration of this appointment and Your acceptance, both parties mutually agree to all of the terms, conditions and limitations as set forth in Paragraphs 2 through 29 and all schedules attached to this Agreement.

2. CONTRACT YEAR

Your first contract year begins on the effective date of this contract and ends on the last day of the 12th completed month thereafter. This contract shall continue in effect from year to year, subject to any and all amendments thereto made in accordance with Paragraph 25. Subsequent contract years begin on the first day of the following calendar month and annually thereafter.

3. RECRUITMENT

You may recruit new representatives (hereafter "Your Representatives") for the Association. You shall provide the training and field support necessary to develop production and persistency levels from Your Representatives which is acceptable to the Association and to conserve Association certificates. Failure to provide the training and field support above, may result in the removal of Your Representatives from Your hierarchy.

4. DEFINITIONS

- a) *Your Representatives* include all Personal Producing General Agents, or other representatives recruited by You or recruited by Your Personal Producing General Agents and contracted with the Association while this Contract is in effect.
- b) *Hierarchy* shall be defined as Your representatives whose production and/or persistency is used in calculating your compensation.
- c) *Charge back* shall be defined as the billing of previously paid sums of money or the deduction of previously paid sums of money from current or future compensation.
- d) *Commuted lump sum* shall be defined as the net present

value of the vested renewal compensation payable following the date of Your death, paid in a lump sum. The net present value shall be calculated utilizing a rate of interest equal to the maximum allowable interest rate for life insurance certificate loans in New York State on the date of death of the Personal Producing General Agent.

- e) *Renewal commissions* and *service fees* shall be defined as outlined in the compensation schedule attached to and made part of this contract.

5. RELATIONSHIP

You and Your Representatives shall act as independent contractors. Nothing in this contract shall be construed to make You or Your Representatives employees of the Association. You and Your Representatives shall be free to exercise independent judgment as to the persons from whom Your Representatives will solicit applications and the time and place of solicitation, subject to the Association's By-Laws and Rules and Regulations.

6. MANAGEMENT

- a) The Association agrees to appoint those persons recruited by You who are mutually acceptable to You and the Association and who enter into a contract with the Association.
- b) The Association may, at its discretion, reject or withdraw applications for insurance submitted by You or Your Representatives without specifying the cause for rejection.
- c) The Association may substitute any forms for use in doing business with the Association at any time.

7. TERRITORY

At the inception of this contract, territorial limitations shall not apply except as to the licensing requirements as described in Section #8 of this contract. However, the Association, at its discretion, reserves the right to change state or territorial authority with written notice. Nothing in this contract shall be construed to grant an exclusive territory to You or Your Representatives.

8. LICENSING REQUIREMENTS

You shall be duly licensed by Your resident State Insurance Department to sell Association products and shall operate in conformance with all applicable laws and regulations in Your resident state and any other state in

which You may operate as a licensed non-resident agent. Your Representatives shall be licensed by each Representative's resident State Insurance Department to sell Association products and shall operate in conformance with all applicable laws and regulations in each Representative's resident state and any other state in which Your Representatives may operate as licensed non-resident agents.

9. PRODUCTION REQUIREMENTS

The Association reserves the right to implement minimum production and/or persistency requirements for You and Your Representatives for contract continuance. Failure to maintain any such production and/or persistency minimums may result in termination of your contract and/or that of Your Representatives at the sole discretion of the Association.

10. AUTHORITY

You and Your Representatives may collect the initial modal premium(s) on new sales under this contract, subject to restrictions listed on the Association's Conditional Receipt. **YOU AND YOUR REPRESENTATIVES ARE NOT AUTHORIZED TO COLLECT OTHER PREMIUMS.** The gross amounts of all premiums and other holdings collected by You and Your Representatives for the Association shall be sent to the Association immediately. All checks, money orders and other funding documents from the certificateholders and applicants shall be made payable to Baptist Life Association.

11. CERTIFICATE DELIVERY

All certificates must be delivered as stated in the Association's current Rules and Regulations, and any failure to do so may result in the charge back of Your commissions. A certificate may be delivered only if the required premium is paid and the applicant's health as stated in the application has not changed. Any certificate that cannot be delivered as indicated must be returned to the Association within 30 days from the date the certificate was mailed to You by the Association, or You or Your Representatives may be charged a fee.

12. LIMITATIONS ON AUTHORITY

- a) Neither You nor Your Representatives have authority to create or alter any certificate of insurance or certificate provisions. You and Your Representatives may not cash any checks, money orders or other funding documents made payable to the Association.
- b) You and Your Representatives may not approve or imply approval of claims.
- c) Neither You nor Your Representatives have authority to enter into any legal proceedings in connection with any matter pertaining to the Association's business.
- d) While subject to this Contract and for a period of two (2) years after its termination for any reason, You will not be, or seek to become, a Christian Service Outreach Communicator.

- e) In the event any legal process or notice affecting the Association's interests is served on You or Your Representatives, You shall immediately forward such process or notice to the Association by registered mail.
- f) You and Your Representatives shall keep full and accurate records of the business transacted by You and Your Representatives under this Contract and shall forward to the Association any or all such records upon request. The Association has the right to examine those records at any time prior to and/or after termination of this contract and make copies of such records as it may deem necessary.

13. COMPENSATION

- a) The Association will pay compensation for all issued certificates, as set forth in the Schedule(s) attached to this Contract. The Schedule(s) is (are) subject to change at any time by the Association, but any such change shall not apply to certificates written prior to the effective date of the change.
- b) There shall be no compensation paid on a certificate that, in the sole judgment of the Association, constitutes the replacement of existing insurance with the Association. Compensation on conversions and reinstatements shall be computed as provided in the attached compensation Schedule(s).
- c) If the Association returns all or a portion of the premiums on a certificate or cancels a certificate for any cause, You shall immediately repay the amount of compensation received on account of such certificate or premium.
- d) If a certificate on which You are receiving a commission or service fee shall lapse for any reason, no further commission or service fee shall be paid, unless and until the certificate is reinstated. If so reinstated, applicable renewal commissions or service fees shall be paid from the date of reinstatement.
- e) The statements rendered by the Association concerning compensation paid or payable, advances and indebtedness shall be conclusive, unless within 30 days following the date of the statement, You notify the Association in writing of a dispute regarding any transactions reported since the last preceding report.
- f) The Association reserves the right to pay reduced compensation on a certificate which, at time of issue, causes the Association extra expense or results in an excessively high contribution for the certificate owner due to split commissions, reinsurance, age of the insured, risk classification, underwriting expense, or size of the certificate.
- g) The Association reserves the right to charge the PPGA \$25.00 or the total cost associated with the issuing of a certificate as applied for, whichever is higher, if the certificate is not placed by the PPGA. This charge will be waived on the first two withdrawn applications during each calendar year.
- h) The Association may in its sole discretion adjust each of Your Representatives' compensation schedule(s) in accordance with the provisions of that Representatives' Contract. Your compensation may increase or decrease as a result of such adjustment.

- i) The Association will not remit compensation to You unless the amount due is at least \$25. If at the end of a calendar year, the amount due You is less than \$25, the amount due will be placed in the Baptist Life Association Benevolent Fund in lieu of payment to You.

14. TAXES

You shall assume full responsibility for, and indemnify the Association against, any liability in connection with the payment of all federal, state, and local taxes or contributions imposed or required under unemployment insurance, Social Security, income tax and related laws with respect to compensation received under this Contract.

15. PAYMENTS AFTER TERMINATION

If this Contract is terminated at any time other than for cause, compensation is subject to the following:

- a) If this Contract is terminated by either party before it has been in force for more than twelve months from its effective date, You shall be entitled to receive only first year compensation and shall not be entitled to receive renewal commissions or service fees.
- b) If this Contract is terminated by either party after it has been in force for more than twelve months but less than sixty months, You shall be entitled to receive first year compensation plus renewal commissions for as many months after termination that commissions are payable but not to exceed the number of months this Contract was in force prior to termination. You will not be entitled to service fees after termination of this Contract.
- c) If this contract is terminated by either party after it has been in force sixty months, Your first year compensation plus renewal commissions shall be fully vested (subject to section 15g). You will not be entitled to service fees after termination of this Contract.
- d) If renewal compensation payable to You is less than a total of \$100.00 in any calendar year, future vested renewal compensation shall be deemed to be no longer payable.
- e) In the event the vested renewal compensation payable to You shall decline to an amount of less than \$15 per month for any six consecutive months, such vested renewal compensation shall be deemed to be no longer payable. You will not be entitled to service fees after termination of this Contract.
- f) If this Contract is terminated as a result of the death of the PPGA, vested renewal compensation will be paid to the estate of the PPGA as stated or, at the discretion of the Association, as a commuted lump sum.
- g) All vested renewal compensation must meet the requirements set forth under sections 2112(a) and (c), and section 2114(a)(1) of the New York State Insurance Law which require that the representative be licensed and appointed to receive compensation on any new life insurance or new annuity contract.

16. INDEBTEDNESS

- a) You shall repay the Association for any indebtedness arising from the marketing activities or transactions of You and/or Your Representatives under this contract.
- b) Any indebtedness owed by You or Your Representatives to the Association is a legal debt. Any such indebtedness will be due on the demand of the Association. Any such indebtedness may be offset by any sum due to You and/or Your Representatives or thereafter becoming due from the Association and shall constitute and become a first lien upon any and all compensation due under this contract and any successor contracts. The Association is not limited to the foregoing means of collection and may pursue additional means as necessary to satisfy indebtedness of You and/or Your Representatives.

17. FORFEITURE

In addition to any rights which Baptist Life Association shall have in a court of law or as a result of arbitration, You shall forfeit all rights to any and all compensation required under this Contract or any other agreement with the Association, as liquidated damages or costs to the Association and not as a penalty, in the event that any of the following occur:

- a) If this Contract has been terminated for cause,
- b) If at any time while this Contract is in force or within four (4) years following its termination for any reason, You:
 1. Directly or indirectly encourage or attempt to encourage any member or certificate owner of the Association to surrender, cancel, lapse, forfeit, replace or otherwise terminate any insurance or annuity certificates held with the Association; or
 2. Directly or indirectly encourage or attempt to induce any field representative or other sales personnel of Baptist Life Association to terminate his/her contract or employment with the Association; or
 3. Directly or indirectly encourage or attempt to induce any field representative or other sales personnel of Baptist Life Association to redirect his/her production to another financial services provider; or
- c) If after twenty (20) days from the mailing of a written request from the Association, the Association has not received at its home office or other authorized location all materials, supplies, Trade Secrets, other records (and all copies thereof), equipment and other property relating to the business of Baptist Life Association and relating to its members and their insurance and annuities; or
- d) If You or Your Representatives have committed any fraud or deceit or have failed to comply with federal or state laws or regulations, or with applicable Association by-laws, rules or regulations.

18. ASSIGNMENT

This contract is not assignable.

19. RULES AND REGULATIONS

The Rules and Regulations applicable to the Association's products and payment of commissions, bonuses, and benefits also form part of this contract, but are subject to

revision by the Association at any time in its sole discretion. The Rules and Regulations are contained in the Association's handbooks, rate books, bulletins, newsletters, and other miscellaneous instructions issued by the Association to You and Your Representatives. The Rules and Regulations on file with the Association, and the Association's records regarding their distribution to You, are controlling and together shall constitute evidence of Your knowledge of such Rules and Regulations.

20. PRINTED MATERIALS AND ADVERTISING

- a) The Association may provide You with printed materials that relate to the Association's insurance certificates and Fraternal Benefits. You shall distribute such materials to Your Representatives at Your expense.
- b) You and Your Representatives shall not use or cause to be used, any letters, advertising of any character or medium, or promotion of any kind, description of products, services, procedures, or other information about the Association unless first approved, in writing, by the Association. You and Your Representatives shall not use the Association's name or logo without the Association's prior written approval.

21. CONFIDENTIALITY AND TRADE SECRETS

- a) All documents and other information and material received from or pertaining to the business of the Association, whether prepared by or for the Association or by You, and handwritten and typed copies and photocopies and copies on computer media are Trade Secrets of Baptist Life Association. These Trade Secrets include but are not limited to the following: Master Certificate Inquiries; certificate reports; membership listings; CSO rolls; delinquency reports; notices of term insurance renewals and conversions, extended insurance, loans, paid up certificates and annuities put on deposit; change rosters for newly issued certificates; commission statements; validation charts and statements; new business pending or disposition reports; cards or lists of leads; the Association's sales aids and certificate and annuity explanations and materials; and other computer storage media or on media of any type.
- b) Neither You nor Your representatives may directly or indirectly reproduce, disclose, publish or use any Trade Secret for any purpose whatsoever, other than to pursue the authorized business of Baptist Life Association.
- c) Neither You nor Your representatives may directly or indirectly reproduce, disclose or publish Your Personal Producing General Agent Contract or Compensation Schedule for any purpose whatsoever.

22. INDEMNIFICATION

You and Your Representatives shall indemnify and hold the Association harmless from any and all expenses, costs, causes of action and damages resulting from or growing out of the unauthorized acts or transactions of You, Your employees or Your Representatives pertaining to this contract, and You and Your representatives shall furnish the Association with an indemnity bond upon

request. If required by the Association, You and Your Representatives shall maintain a professional errors and omissions liability insurance policy and furnish proof of such coverage upon request of the Association.

23. TERMINATION

- a) This contract may be terminated at any time by either party for any reason by sending notice in writing via regular U.S. Mail at least 5 days prior to the date of such termination addressed to the last known address of the other party. Termination of this contract will automatically include termination of all Supplements, Schedules and Addenda.
- b) This contract may be terminated for cause immediately and without notice. Cause includes, but is not limited to:
 1. Any violation of Your PPGA contract or any violation of a state or federal law or regulation relating to insurance, including failure to maintain a valid license to sell insurance.
 2. Any commission of, or attempt to commit, fraud against the Association, any of its certificateholders, or any other financial institution or insurance provider.
 3. Inducing or attempting to induce Your Representatives to cause certificateholders of the Association to lapse or otherwise terminate their certificates.
 4. Your insolvency, bankruptcy, or receivership.
- c) If You are terminated for cause, compensation on first year and renewal premiums are not vested and are not payable to you.
- d) Termination will not dismiss or reduce any indebtedness You owe the Association.
- e) Termination of this contract shall not require the Association to cancel contracts or appointments of Your Representatives.
- f) All manuals, forms, supplies, Trade Secrets, and other properties furnished by the Association to You shall be immediately returned to the Association upon termination of this contract.

24. ENTIRETY OF CONTRACT

This contract and all schedules, supplements, and amendments and all the Association's Rules and Regulations form the entire contract between You and the Association and supersede all prior contracts except as to any vested rights.

25. AMENDMENTS OF CONTRACT

The Association may unilaterally amend the payment of commissions, bonuses, and benefits as to availability, amount, conditions, and vesting of payment which shall include all schedules, supplements, and amendments to this Contract. Any such amendments will be effective upon mailing of notice of same addressed to You at Your last known address via regular U.S. Mail and will take effect on the date of mailing. Any such amendments must be in writing and signed by an officer of the Association.

26. NON-WAIVER

Failure of the Association to enforce strict compliance with any of the terms or conditions of this contract shall not constitute a waiver of such terms or conditions.

27. SEVERABILITY

The provisions of this contract will be considered to be separable and independent from each other, and in the event any provision of this contract is found to be invalid, it will not affect the validity or effectiveness of the remaining provisions.

28. GOVERNING LAW

Baptist Life Association and the PPGA agree that this contract shall be governed by the laws of the State of New York. You hereby agree to waive any right to a jury trial in conjunction with any claim, counterclaim, or other dispute arising out of or in connection with this contract.

29. ATTORNEY'S FEES, COSTS AND USE OF ARBITRATION

a) Any dispute arising under this Contract including any

Schedule(s) and/or any Supplement(s) thereto shall be submitted to any such arbitration in the State of New York and not to a court. Any such Arbitration shall be in accordance with the commercial rules and procedures of the American Arbitration Association. Any award may be enforced as provided by New York State law. To invoke arbitration, either party shall give written notice to the other party. If initiated by You, the cost of arbitration shall be borne entirely by You. If initiated by the Association, the cost of arbitration shall be borne entirely by You if the ruling is in favor of the Association.

- b) You shall reimburse the Association for any costs, expenses or legal fees that the Association may incur for the defense of any action wherein You or Your Representatives are charged with the violation of any governmental law or regulation relating to the subject of insurance or as a consequence of any unauthorized action.
- c) If the services of an attorney are utilized by Baptist Life Association to enforce any provisions of this Contract, whether or not arbitration or litigation is instituted, including any bankruptcy proceedings, You shall pay the Association's legal fees, disbursements incurred and costs, including any such fees at trial or on appeal.

The undersigned hereby consents to the terms of the foregoing Personal Producing General Agent Contract, including Schedules

_____.

PERSONAL PRODUCING GENERAL AGENT

Baptist Life Association

By _____

Title _____



BAPTIST LIFE ASSOCIATION

SUPPORTING & INSURING CHRISTIANS SINCE 1883

Representative Contract Information

(Please print)

Personal Information

Name: _____ Today's Date: _____
 First Middle Last

Place of birth: _____ Date of Birth: _____

Resident address: _____ City: _____ State: _____ Zip: _____
(Physical address)

How long at this address: _____ years (Provide Previous address IF less than 3 years.) Spouse's name: _____

Previous address: _____ City: _____ State: _____ Zip: _____

Business Name: _____ Assistant's Name: _____

Business address: _____ City: _____ State: _____ Zip: _____

Email address: _____ Web site URL: _____

Home Phone: _____ Office Phone: _____ Cell: _____

Fax: _____ Send mail to: Business or Residence

Please list professional designations: _____

Driver's License Number: _____ State: _____ Social Security Number: _____

I am currently licensed to sell life insurance in the following states: _____

Please appoint me to sell Baptist Life products in these states: _____
(Provide a photo copy of your insurance license for each state)

Personal References (please provide three)

Name: _____ Phone: _____

Address _____ City: _____ State: _____ Zip: _____

Name: _____ Phone: _____

Address _____ City: _____ State: _____ Zip: _____

Name: _____ Phone: _____

Address _____ City: _____ State: _____ Zip: _____

Representative Contract Information (Continued)

Employment Background

From	To	Full Name of Employer	What Type of Work Did You Do?	Beginning Income	Final Income	Why Did You Leave?

Amount of annualized premium produced last year? \$ _____ How much of this is now in force? % _____

Other than traffic infractions, is there now pending against you any criminal action? Yes No *If yes, attach an explanation.*

Other than traffic infractions, have you ever been convicted in any criminal action? Yes No *If yes, attach an explanation.*

Have you ever been convicted of a felony? Yes No

Have you ever filed for Bankruptcy? Yes No *If yes, attach an explanation.*

Does any insurer, society or agency claim any past due indebtedness against you or any partnership or corporation with which you are or were formally connected? Yes No *If yes, attach an explanation.*

Have ever been refused a license to sell insurance or had one suspended, or revoked, or been fined by the Insurance Department of any state or any other government agency or authority? Yes No *If yes, attach an explanation.*

I affirm that I have read and understand the items and instructions on this form and that my answers (including attachments) are true and complete to the best of my knowledge. I agree to update this form by causing an amendment to be filed on a timely basis whenever changes occur to answers previously reported.

Dated at: _____ this _____ day of _____ 20_____

Signature of Prospective Representative

Baptist Life Association

Personal Information Privacy Statement

As a fraternal benefit society, Baptist Life Association has been committed to supporting and insuring Christians since 1883. The products and services we provide to our members help them strive to meet their family financial and security goals. Protecting personal information and using it in a manner consistent with member expectations is a priority for everyone on the Baptist Life team.

In order to foster even greater confidence in the quality products and services we provide, and to meet the requirements of federal legislation and related State regulations, Baptist Life embraces the following personal information privacy related principles:

- 1. Baptist Life will collect the personal information that is necessary to conduct our business.** This means we will collect information required to competently underwrite, and service our life insurance and annuity certificates. We obtain personal information on members and applicants from membership and application forms, from information about transactions with us (such as premium payments, loans, claims, etc.), from medical practitioners (as authorized by you), from consumer reporting agencies, and from various other legal sources.
- 2. Baptist Life will protect member personal information.** This means we will train our employees in the proper handling of non-public personal information. Access to a member's file will be restricted to those employees working with that file. We will maintain reasonable internal security procedures and safeguards that comply with federal and state regulations to protect member information in our files and computers from unauthorized disclosure.
- 3. Baptist Life members will have access to their information.** This means members have the right to review their account information and make any changes permitted by law and/or regulation which will assist us in maintaining complete and accurate records. In order to further protect member privacy, inquirers will be required to identify themselves to the satisfaction of the Association before information will be disclosed them.
- 4. Baptist Life will only share personal information under limited circumstances.** This means we will share personal information with our business partners to enable us to administer the products and services we provide, or when required by the government. We will not disclose non-public personal information to any other party, except as legally permitted, or as required by law or regulation. Further, we will not share any personal medical information, except as required by law or regulation, or as the member may direct. Under no circumstances will the Association authorize any member information to be sold for telemarketing purposes.
- 5. Baptist Life will partner with businesses that follow strict confidentiality standards.** This means we will carefully develop business relationships built on mutual trust and information confidentiality. Privacy language will be written into contracts and vendor service agreements, where appropriate, to communicate this Privacy Policy, and to emphasize that use of any personal non-public information disclosed is limited to its intended and legally permitted use.
- 6. Baptist Life will inform its members of changes in privacy policy.** This means we will communicate to our members any change(s) in our privacy policy at least 30 days prior to implementation, and will give members the option to elect not to allow the sharing of their non-public personal information with non-affiliated third parties if appropriate. In any case, the Association will, at least once per year, communicate its privacy policy to all members as required by current regulation.



BAPTIST LIFE ASSOCIATION

SUPPORTING & INSURING CHRISTIANS SINCE 1883

8555 Main St. Buffalo, NY 14221

This is to advise you that, as part of our consideration procedure, an investigative inquiry and/or consumer credit report may be made during our initial or subsequent processing which will provide applicable information concerning character, general reputation, personal characteristics and mode of living. This information may be obtained through personal interviews with personal friends, neighbors and associates. Upon written request, Baptist Life Association will indicate whether or not an investigative consumer report was requested, and if such report was requested, provide the name and address of the consumer reporting agency to whom the request was made and additional detailed information about the nature and scope of the investigation. Where the name and address of the consumer reporting agency is furnished, the report may be inspected and a copy of the report may be obtained by contacting the agency.

Dated at: _____ this _____ day of _____ 20 _____

Signature of Prospective Representative