

INSURER – OM Financial Life Insurance Company

Agents are required to be appointed by OM Financial Life Insurance Company in those states that they solicit business, both resident and non-resident license. Non-resident licensing is required for any overrides, which are paid in FL, NM, PA, NY, UT, LA, MS, WV, KY, SC, WA and MT.

States have guidelines on whether or not an agent can solicit business prior to appointment date. We designate states that have restrictions as "Sensitive States".

Sensitive states include DC, GA, LA, NC, WV and WY.

OM Financial Life pays all state appointment fees and renewal fees. Agents must complete a Producer Information Form from either a Managing General Agent or one of our field representatives. The compensation arrangement received will depend upon the level of committed production.

To ensure proper and timely contracting, it is important that you provide complete, accurate information. Attach all required documentation and/or fees. Make sure you read and understand the Market Conduct Guide. Keep all appointment documentation together, and submit the completed package to your recruiting General Producer:

- Signed and completed Producer Information
Note: California Licensed Agents that sell annuities should include a copy of their Continuing Education Certificate. Producer Information Form - Complete and sign. Should be completed for all individuals and/or agencies, corporations who are to receive payment of agent compensation directly from OM Financial Life. Agents who wish to have their commissions assigned to their agency should also complete the producer information form; corporation or who are principals of an agency/corporation complete this form. Be sure to indicate those states you wish to be appointed. Sign and complete W9.
- Electronic Funds Transfer (EFT direct deposit form) - Complete and sign the Authorization Agreement for Direct Deposit form and enclose a voided check or deposit slip.
- First-time licensees must enclose completed original state forms with appropriate fees.
- E&O Insurance coverage – OM Financial Life has negotiated cost effective group E&O coverage. To apply, complete and sign the Enrollment Form, and enclose a check made payable to Insurance Specialists Services, Inc. for your first year's premium. E&O coverage is mandatory in AL, MS and RI.

Agent appointment packages MUST be signed and submitted by your up-line and/or MGA (Master General Producer)

Questions about these procedures should be referred to Sales Support at (800-445-6758, prompt 1