

ASSURITY LIFE INSURANCE COMPANY
ANNUALIZATION ADVANCE AGREEMENT

Annualization required for all Assurity contracts.

This Annualization Advance Agreement is an addendum to the Agent Agreement between Assurity Life Insurance Company ("Assurity") and the Agent named below ("you") (the "Agent Agreement").

It is understood and agreed as follows:

1. While this Agreement remains in effect, Assurity will advance to you annualized first year base and non-base commissions on policy forms that are deemed in Assurity's sole discretion to be advanceable. This Agreement applies only to policies issued with a monthly premium mode.
2. Assurity will advance 75% of your annualized first year base and non-base commissions. This percentage may be changed no more often than every six months. The maximum amount of first year commission that will be annualized on any one policy is \$1500 per agent. One hundred percent (100%) of the earned commission on each of the policy's premiums will be applied to offset this debt, until it is paid in full. Thereafter, commissions will be payable as earned under and subject to the terms of your Agent Agreement.
3. An advance will be made when the policy is issued and the initial premium is received by Assurity. In the event of any rescission, lapsed, cancelled or surrendered policy, or death of the insured, any unearned portion of the advance will be deducted from the next advance(s) and any earned first year or renewal commission. If there is any debt remaining at month-end because of the rescission, lapsed, cancelled, or surrendered policy, or insured's death, Assurity may, at its discretion, require you to remit payment in full to clear such debt.
4. The outstanding balance of advances made to you shall be a debt that you owe to Assurity, and Assurity shall have a first lien against all monies that any division of Assurity may owe you from time to time to secure that debt, including any interest payable as provided below.
5. If this Agreement or your Agent Agreement is terminated for any reason, the debt you then owe Assurity under this Agreement shall become due and payable immediately, and you shall pay us interest at 6% per annum on any balance remaining unpaid thereafter. In addition to any other remedies Assurity may have, Assurity may retain any monies we owe you or that become owing to you, immediately and without notice or resort to judicial process.
6. In addition to any debt under this Agreement, including interest, you agree to pay Assurity all costs and reasonable fees (including attorneys fees) and costs of collection that Assurity incurs to effect payment of your debt, which will become part of that debt.
7. This Agreement may be terminated at any time with or without cause, by either party, by giving notice to the other in writing at the last known address. This Agreement will terminate automatically upon and at the same time as termination of your Agent Agreement.
8. If you are a partnership or corporation, each individual signing below on your behalf shall be jointly and severally liable for any debt hereunder and shall be subject to the lien provided above and enforcement of it on the same basis and to the same extent as you.
9. This is the entire agreement between you and Assurity as to advances of annualized first year base and non-base commissions, and it amends your Agent Agreement only as and to the extent stated. Assurity may, at its sole discretion, modify the terms of this Agreement at any time. Any change in this Agreement may be made only in writing signed by Assurity.
10. This Agreement is signed for Assurity at its Home Office in Lincoln, Nebraska and shall be subject to and construed under the laws of the State of Nebraska. All actions with respect hereto shall be brought in a court of competent jurisdiction in the State of Nebraska.
11. The provisions of paragraphs 4, 5, 6, and 8 will survive the termination of this Agreement.

Dated this _____ day of _____, 20_____.

Agent Signature

Social Security Number

Agent Printed Name

APPOINTING AGENT AS GUARANTOR

The Appointing Agent accepts responsibility as a Guarantor, and agrees to be jointly and severally liable for any debts, as that term is described in the above Agreement, of the agent signing the above Agreement. The Appointing Agent agrees that such a debt will be a first lien against any money owed by any division of Assurity to Appointing Agent.

By: _____
Appointing Agent's Signature

Appointing Agent's Printed Name

ASSURITY LIFE INSURANCE COMPANY

This Agreement is effective for policy applications written on or after _____
Date

By: _____
Officer