

**American National Insurance Company - Independent Marketing Group**

**Contract Checklist - Must be submitted with Contract**

*Failure to submit Checklist, required documentation, or appropriate Hierarchy will delay appointment.*

Applicant Name: \_\_\_\_\_ Region Number: 9NNC

Marketing Organization: NESTEGG BUILDERS CORP Telephone: 845-592-4064

**REQUIRED DOCUMENTS FOR CONTRACTING**

- Applicable Producer Agreement (Agent, GA, SGA or RGA) Return Signature Page Only
- For Solicitor - Solicitor Appointment, Form 9035 (Rev. 01/09)
  - Signature Page Signed & Dated
  - Full Name Printed or Typed
- Application to Represent American National, Form 3779 (Rev. 07/09)
  - Production Requirement Agreement - Current year (required for RGA and SGA)
  - Proof of Errors & Omission Coverage - copy of declaration page (not required for Solicitor)
- Fair Credit Reporting Act Disclosure, Form 4708 (Rev. 09/07) (required by The Fair Credit Reporting Act)

Please sign  
and date all  
applicable  
Forms.

- N/A  Applicable Compensation Schedule N/A
- For Florida appointment** a list of all counties in which applicant will solicit business (non-resident appointments only)
  - For Virginia Appointment** a copy of signed Insurance Activities Requiring Persons to Be Licensed in Virginia
  - Check for Non-Resident License Appointment Fees (non-contiguous states only)
    - If faxing file, check must be mailed under separate cover to the address listed below.
    - Include a cover letter listing Applicant Name and Social Security Number.
  - Anti-Money Laundering** - If applicant has taken an AML basic training course through a vendor other than LIMRA, applicant should submit a copy of certification of completion. If applicant **has not** taken a basic training course, upon appointment, ANICO will register the applicant with LIMRA and applicant must access LIMRA's Web site ([aml.limra.com](http://aml.limra.com)) to complete the basic training course. (**Financial Institutions** - submission of completed Form IMG FIM 001 will satisfy AML basic training course requirement.) See Anti-Money Laundering Compliance, Form 1770.
  - New Business** - If contract is for Simultaneous Submission State and New Business is included, list the **New Business Application Date:** \_\_\_\_\_. If New Business is submitted with contract, file must be mailed. **Do not Fax New Business.**

**THE FOLLOWING DOCUMENTS MUST BE GIVEN TO EVERY APPLICANT**

- Producer's Code of Conduct, Form 4516 (Rev. 08/03)
- Advertising Guidelines, Form 4512 (Rev. 07/07)
- Notice of Privacy Policy, Form 4977
- Company Guide to AML, Form 4475 (Rev. 01/09)
- N/A  Direct Deposit, Form 4589 (Rev. 01/09) (n/a for Solicitor)
- AML Compliance, Form 1770

**HIERARCHY MUST BE LISTED (including Applicant)**

	<u>Name</u>	<u>SSN or Personal Code</u>
NMD:	<u>NESTEGG BUILDERS CORP.</u>	<u>H6809</u>
RGA:	<u>N/A</u>	_____
SGA:	<u>N/A</u>	_____
GA:	<u>N/A</u>	_____
Agent/Sol:	_____	_____

**Fax or mail contract to IMG Contract Clerk, Life Producer Services Department:**

**Fax:** 1-866-568-0449

**Mail:** American National Insurance Company, LPS Department, P. O. Box 1762, Galveston, TX 77553-1762

**Home Office Use Only:** Business Segment: 77 Responsibility Code: \_\_\_\_\_



# INDEPENDENT MARKETING SOLICITOR APPOINTMENT

In consideration of my appointment by American National Insurance company ("American National") to solicit applications for American National, I hereby agree:

1. That my contract is with NESTEGG BUILDERS CORP.  
(hereafter referred to as **Recruiting Organization**); and
2. That American National has no obligation to me for commissions, expense allowances, or any other form of compensation whatsoever; and
3. That I shall comply with the rules and regulations of American National and all applicable state laws and regulations; and
4. That I shall not alter, modify, waive, or change any of the terms, rates or conditions of any advertisement, receipt, policy, or contracts of American National; and
5. That I shall promptly remit to Recruiting Organization or American National any and all monies received by me on behalf of American National; and
6. That I shall hold harmless and indemnify American National for any liability that it may incur as a result of any actions taken by me; and
7. That American National may, upon request of Recruiting Organization or upon its own initiative, cancel this appointment at any time; and
8. That I will forfeit all compensation, if any, to which I would otherwise be entitled after termination, in the event I shall attempt to influence any policyholder or agent to terminate their contract with American National and I also agree that since neither American National nor Recruiting Organization has an adequate remedy at law for such use of influence, either may institute proceedings to enjoin me from further such attempted use of influence.
9. I have received, read, understand and agree to comply with the contents of the Producer's Code of Conduct, the Advertising Guidelines, the Notice of Privacy Policy and the Company Guide to Anti-Money Laundering adopted by American National Insurance Company. Furthermore, each of the undersigned declares for himself/herself, and all other interested parties, that all of the answers on this appointment and any supplements to it are full, complete and true to the best of his/her knowledge and belief. In addition, I specifically attest that the Social Security Number or Tax Identification Number on this appointment is the correct number for the entity applying for appointment with American National Insurance Company.
10. I understand that in signing this form, I hereby authorize American National Insurance Company to investigate my background including my credit history at any time. (See Form 4708, attached.)
11. The person signing this form as "Applicant" hereby acknowledges that they are not obtaining a license/appointment with American National Insurance Company for the sole purpose or intention principally to solicit or place insurance on the applicant's own life or that of relatives, employers or employees.
12. I understand that the Violent Crime and Control Act of 1994 makes it a criminal offense for anyone who is engaged in the business of insurance to willfully permit anyone who has been convicted of any criminal felony involving dishonesty or a breach of trust to participate in the business of insurance.

Agreed to this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

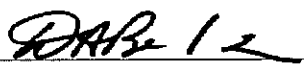
\_\_\_\_\_  
**Applicant (Please Print)** **X** **Applicant (Signature)**

I hereby recommend the appointment of this applicant, subject to the terms of my contract with American National.

\_\_\_\_\_  
**NESTEGG BUILDERS CORP.**  
**Recruiting Organization (Please Print)** **X** **Recruiting Organization's (Signature)**

\_\_\_\_\_  
 Date DNWC  
Office Code H16809  
Personal Code

**For Home Office Use Only**

 _____ David A. Behrens Independent Marketing Group	_____ Effective Date
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American National Insurance Company One Moody Plaza Galveston, Texas 77550-7999



**APPLICATION TO REPRESENT AMERICAN NATIONAL INSURANCE COMPANY**  
**Independent Marketing Group**  
 Galveston, Texas

Full Name First \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_

Mr.  Mrs.  Ms.  Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_ Military Status \_\_\_\_\_

Residence Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ 9-Digit ZIPCode \_\_\_\_\_

Residence P/O Box or Mail Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ 9-Digit ZIPCode \_\_\_\_\_

Residence Telephone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Business Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ 9-Digit ZIPCode \_\_\_\_\_

Business P/O Box or Mail Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ 9-Digit ZIPCode \_\_\_\_\_

Business Telephone \_\_\_\_\_ Business FAX \_\_\_\_\_ E-mail Address \_\_\_\_\_

Send all mail to  Residence Street Address  Residence P.O. Box  Business Street Address  Business P.O. Box  
 Other \_\_\_\_\_

• Is the contract to be in the name of a corporation or partnership?  Yes  No If Yes, submit corporate license.  
 If Yes Name \_\_\_\_\_ City & State \_\_\_\_\_

Tax ID No. \_\_\_\_\_  Partnership  Corporation

• List all non-resident states you wish to be appointed with through Independent Marketing. \_\_\_\_\_  
 \_\_\_\_\_

• If being appointed non-resident in Florida, please provide all counties soliciting business. \_\_\_\_\_  
 \_\_\_\_\_

• Have you sold insurance through another name or agency in the past five years?  Yes  No If Yes, provide details.  
 \_\_\_\_\_

• The Violent Crime & Control Act of 1994 makes it a criminal offense for anyone who has been convicted of any criminal felony involving dishonesty or a breach of trust to willfully engage in the business of insurance.  
 Have you ever been indicted or convicted of any such felony?  Yes  No  
 Have you been arrested for any other crime?  Yes  No  
 If Yes, please give specifics as to charge, date, jurisdiction and outcome. \_\_\_\_\_

- Have you ever filed or been declared bankrupt?  Yes  No
- Are you presently indebted to any insurance company or agency?  Yes  No If Yes, provide details.

To Whom	Nature of Debt	Amount	Payment Terms
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- Have you ever had, or now have, any federal, IRS, state tax liens or garnishments?  Yes  No
- Are you currently covered by errors and omissions insurance?  Yes  No  
**Proof of E&O coverage required. Submit copy of declaration page (not required for solicitor).**
- Have you ever filed an errors and omissions claim?  Yes  No
- Have you ever been disciplined by a state insurance department?  Yes  No
- Have you ever been cautioned or disciplined for violating a professional code of ethics in any organization?  Yes  No
- Have you ever been expelled or disciplined by a professional organization such as the NALU?  Yes  No

**Anti-Money Laundering (AML) Certification (Required to issue business)**

- Have you completed AML training within the last 12 months?  Yes  No  
 If Yes, check one box.  LIMRA  Other If Other, attach a copy of your certification of completion.
- Was AML training completed through a Broker/Dealer?  Yes  No  
 If Yes, Broker/Dealer name \_\_\_\_\_ Broker/Dealer CRD \_\_\_\_\_  
 See Form #1770 for American National Insurance Company AML Compliance Requirements.


The person signing this form as "Applicant" hereby acknowledges that they are not obtaining a license/appointment with American National Insurance Company for the sole purpose or intention principally to solicit or place insurance on the applicant's own life or that of relatives, employers or employees.

I have received, read, understand, and agree to comply with the contents of the Producer's Code of Conduct, the Advertising Guidelines, the Notice of Privacy Policy, and the Company Guide to Anti-Money Laundering Program adopted by American National Insurance Company.

Furthermore, each of the undersigned declares for himself/herself, and all other interested parties, that all of the answers in the pages of this application and any supplements to it are full, complete, and true to the best of his/her knowledge and belief. In addition, the undersigned specifically attests that the Social Security Number or Tax Identification Number on the application is the correct number for the entity applying for appointment with American National Insurance Company.

**I, the Applicant, have read, on the date shown below, a copy of the above statements as required by law. I have also read, understand, and signed a copy of Authorization Form 4708. I understand that in signing this application and Form 4708, I hereby authorize the Company, at any time, to investigate my background, including my credit history.**

Applicant has the right to make a written request to Company's Home Office within a reasonable period of time for additional, detailed information concerning the nature and scope of the investigation.

\_\_\_\_\_  \_\_\_\_\_  
 Date Applicant

# AUTHORIZATION

Required by The Fair Credit Reporting Act

The Federal Fair Credit Reporting Act, as amended, provides that any consumer reporting agency may furnish a consumer report in accordance with the written instructions of the consumer to whom it relates.

In accordance with that provision, the person signing this form as "Applicant" hereby authorizes any person or agency to give, in writing, orally, or in any other form, to American National Insurance Company or its designated representatives any information gathered or maintained by a consumer reporting agency bearing on the Applicant's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing the Applicant's eligibility for credit, employment or any other purpose authorized under Section 604 of the Act.

Further, the Applicant understands that American National Insurance Company may, as part of its normal procedure, request that an investigative consumer credit report be made whereby information on the Applicant's character, general reputation, personal characteristics or mode of living is obtained through personal interviews with business associates, employers, friends, neighbors and others with whom the applicant may be acquainted or who may have knowledge concerning any such items of information. The Applicant authorizes the individual or agency conducting the investigation to give, in writing, orally, or any other form, to American National Insurance Company or its designated representatives any information gathered or obtained during this investigation pertaining to Applicant's production, persistency, commissions, earnings, estimated future earnings, commission advances loans, and debts, including, but not limited to, any indebtedness that may have been charged to the Applicant's manager or agency, or which may have been written off.

The Applicant authorizes American National Insurance Company or its designated representatives to use the reports furnished in accordance with this authorization in any deliberations which it or they may undertake to determine whether or not American National Insurance Company will make an offer of a contract to the Applicant.

For California, Minnesota or Oklahoma applicants only, if you would like to receive a copy of the consumer report, if one is obtained, please check this box.

For California applicants only, if public record information is obtained without using a consumer reporting agency, you will be supplied a copy of the public record information unless you check this box waiving your right to obtain a copy of the report.

\_\_\_\_\_  
(Applicant's Printed Name)

X  
\_\_\_\_\_  
(Applicant's Signature)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Social Security Number)



## Producer's Code of Conduct

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As a representative of the American National family of companies I recognize my responsibility to:

Conduct myself in the highest character with *honesty, integrity, and fairness* at all times.

Provide information to clients in a professional manner which is *honest, relevant, and designed to meet the client's needs*.

*Understand* and accurately *represent* the Company's products and services.

Ensure my *personal interests do not conflict* with those of clients or the Company.

Render *prompt and quality service* both before and after the sale to clients and their beneficiaries.

*Learn and follow* all Company policies and procedures related to my role as a producer.

*Keep informed* with respect to applicable laws and regulations and to observe them in the practice of my profession.

*Not replace* a life or health insurance or a financial product of a client unless it is in their best interest.

Foster *good will, courtesy, and consideration* in the treatment of policyowners and the general public, while maintaining *respect* for the Company.

*Meet* all continuing education requirements.

Endorse and support the Insurance Marketplace Standards Association's (IMSA's) Principles of Ethical Market Conduct.

- Conduct business according to high standards of honesty and fairness and to render that service to its customers which, in the same circumstances, it would demand for itself.;
- Provide competent and customer-focused sales and service;
- Engage in active and fair competition
- Provide advertising and sales materials that are clear as to purpose and honest and fair as to content;
- Provide for fair and expeditious handling of customer complaints and disputes;
- Maintain a system of supervision and review that is reasonably designed to achieve compliance with these Principles of Ethical Market Conduct.



## **NOTICE OF PRIVACY POLICY**

### **American National Insurance Company**

**One Moody Plaza  
Galveston, Texas 77550**

American National Insurance Company is committed to providing insurance and annuity products and services designed to meet your needs. We are equally committed to respecting your privacy and protecting the information about you that we may receive. We have prepared this notice to advise you what information we collect, how we use it and how we protect it.

#### **What Information We Collect**

As an essential part of our business, we obtain certain personal information about you in order to provide a financial product or service to you. Some of the information we receive comes directly from you on applications or other forms, and may include information you provide during visits to our Web site. We may also receive information from physicians, testing laboratories and other health providers, and from consumer reporting agencies. The types of information we receive may include addresses, social security numbers, family information, current and past medical history and financial information, including information about transactions with other financial institutions.

#### **What Information We Disclose**

We do not disclose nonpublic personal information about our current or former customers to any non-affiliated entity, except as permitted by law. Examples of the disclosures which we are permitted by law to make include: disclosures necessary to service or administer an insurance or annuity product that you requested or authorized; disclosures made with your consent or at your direction; disclosures made to your legal representative; disclosures made in response to a subpoena or an inquiry from an insurance or other regulatory authority; disclosures made to comply with federal, state or local laws and to protect against fraud.

#### **Our Privacy Protection Procedures**

We protect information about you from unauthorized access. Our employees and agents receive training regarding our privacy policies, and access to information about you is restricted to those individuals that need such information in order to provide products and services to you. Examples of activities requiring access to personal information include: underwriting; claims processing; reinsurance and policyholder service. Finally, we employ secure technologies in order to safeguard transmission of information about you through our web sites, and we have established and maintain procedures to comply with all state and federal laws and regulations regarding the security of personal information.



**American National Insurance Company (ANICO)  
Independent Marketing Group (IMG)  
IMG Web Site: [www.img.anicoweb.com](http://www.img.anicoweb.com)**

**ANTI-MONEY LAUNDERING COMPLIANCE (AML)**

Effective May, 2006, ANICO implemented an AML program to comply with federal anti-money laundering regulations for insurance companies. The regulations apply to all individual life insurance and annuities (includes individually sold group products), individual registered life insurance and annuities, and group registered variable annuities.

As a result, in order to obtain an appointment with ANICO, all producers are **required** to provide proof that they have completed basic AML training within the last 12 months that is acceptable to ANICO, and they are **required** to complete ANICO's Company-Specific training course. Producers will be required to receive periodic AML training in order to maintain their appointment.

**Mandatory Training Requirements:**

1. **Completion of LIMRA's basic AML training course.** LIMRA's training course is offered at no cost to producers appointed with ANICO at [www.aml.limra.com](http://www.aml.limra.com). If a producer has completed LIMRA training, confirmation will be provided to ANICO by LIMRA a few days after appointment is processed.

**Or**

**Provide valid certification that the producer has completed AML training through an alternate ANICO approved course.** If AML training has been completed through an alternate ANICO approved course, producers must provide a valid certification of that training with their contracting paperwork. Such certification should include their name, name of the training course completed, and the date training was completed. A list of approved courses is also available at IMG's Web site. ANICO will make the final determination as to whether a specific training course will satisfy basic AML training requirements.

2. **Completion of ANICO's Company-Specific training course** (Company Guide to Anti-Money Laundering Program). This requirement can be met by completion of **one** of the following options:
  - Submission to ANICO of Form 3779 (Application to Represent ANICO with a revision date of 06/06 or later) at the time of contracting. New producers must be given a copy of Form 4475 (Company Guide to AML Training Program) at the time of contracting.
  - Submission to ANICO of the version of Form 4475 that includes a Receipt and Acknowledgement section.
  - Through E-Agent, which is available at IMG's Web site (in order to access E-Agent, producers will need their ANICO Personal Code, which is assigned at the time of appointment).

Information regarding ANICO's AML Training Requirements is available at IMG's Web site under the following tabs; Compliance Issues, Anti-Money Laundering Information.

Questions regarding AML compliance requirements should be directed to your marketing organization or IMG's Field Support Center, 1-888-501-4043, option 1.

***ANICO will not issue business for applicable products until all AML requirements are satisfied.***

Applies to all individual life insurance and annuities (includes individually sold group products), individual registered life insurance and annuities, and group registered variable annuities

**STATEMENT OF POLICY ON PRODUCER DEVELOPED ADVERTISING  
AMERICAN NATIONAL INSURANCE COMPANY (Company)  
INDEPENDENT MARKETING GROUP (IMG)**

**GENERAL ADVERTISING GUIDELINES**

Agents, Brokers, Marketing Organizations, Broker-Dealers, Registered Representatives of Broker-Dealers and other Producers appointed with the Company through IMG are required to secure written Home Office approval prior to the use of all advertising or promotional materials not furnished by the company. These materials include any advertisement that is targeted to clients, potential clients, current agents and prospective agents. Detailed Advertising Guidelines are available on IMG's web site [www.img.anicoweb.com](http://www.img.anicoweb.com), Compliance Issues, Field Reference Manual, Compliance Section.

The Company must review and approve any advertisement that:

- Refers to the Company
- Refers to the Company's industry ratings and/or financials
- Refers to any Company product
- Refers to policy or operational/administrative procedures of the Company
- Describes features of a Company product, or the features of any product, in such detail that it can be identified as a Company product
- Targets current or potential agents (recruiting ads) if the advertisement has any of the features listed above
- Is attached to or a part of any mailing or distribution of an approved Company ad
- Is used on any web site
- Is used in the State of Florida that could result in the sale of ANICO products whether or not the Company name or its products are mentioned.

**WHERE TO SUBMIT ADVERTISING**

Agents, Brokers and other Producers should submit advertisements to their Marketing Organization for review, approval and forwarding to the appropriate IMG marketing representative. Registered Representatives of Broker-Dealers should submit advertisements to their Broker-Dealer. The Broker-Dealer should forward such advertisements, including any developed by the Broker-Dealer, to the NASD for review if applicable. Once reviewed by the NASD, the Broker-Dealer should forward such advertisements to the appropriate IMG marketing representative, along with the NASD comment letter.

**APPROVAL PROCESS**

An advertisement is **not** approved by the Company unless the Marketing Organization or the Broker-Dealer has received final, written approval from IMG. An advertisement that is returned to the Marketing Organization or Broker-Dealer for correction(s)/changes is **not** considered approved until all correction(s)/changes have been made as indicated by American National. Once all correction(s)/changes have been made and the advertisement has been re-submitted to IMG final, written notification will be sent to the Marketing Organization or Broker-Dealer who should notify the Agent, Broker, Producer, or Registered Representative that the advertisement has been approved by the Company. A final copy of the advertisement in the form it is to be used must be provided to IMG.

**ADVERTISING VIOLATIONS**

Failure to comply with the procedures as defined above and detailed in IMG's published guidelines is a direct violation of the contract or selling agreement of such agent with the company and state laws and regulations. It is the Company's policy upon discovery of the first violation to impose a penalty ranging from a formal warning to termination, depending upon the nature of the infraction. The penalty for repeat violations could result in the termination of the appointment, contract or selling agreement of the Agent, Broker, Producer, Marketing Organization or Broker-Dealer.