

REGULATION 194 COMMISSION DISCLOSURE

THIS DISCLOSURE HAS NOT BEEN ENDORSED OR APPROVED BY ANY INSURANCE COMPANY OR THE NEW YORK STATE INSURANCE DEPARTMENT.

This notification is intended to comply with disclosure aspects of New York Regulation 194 (insurance commission disclosure) effective January 1, 2011.

As an insurance consumer, you are hereby notified that I am a contracted life insurance agent of _____ insurance company. As a licensed Life insurance agent in the state of New York, I am licensed to talk with consumers about the benefits, terms and conditions of insurance contracts or policies; to offer advice concerning the substantive benefits of particular insurance contracts or policies; sell various insurance products; and to obtain insurance for people who want to purchase insurance. My role as an insurance agent in any particular transaction typically involves one or more of these activities.

My compensation for these activities is primarily a commission which is built into the cost for the insurance products I sell and is paid to me directly from the insurance company. Producer compensation is limited by New York State law.

My compensation may vary depending upon a number of factors including but not limited to; the insurance product, insurance company, and my volume of business with the company.

All producers are prohibited by New York State law from rebating commissions.

As an insurance consumer, you may obtain additional information about my expected compensation in whole or in part by making a written request at the time of and following my sales presentation or within 30 days after the policy or contract has been issued by the insurance company.

I have read the above disclosure and understand that my agent is primarily compensated directly by commission from the sale of insurance directly from the Company

_____ Proposed 1st Insured/Owner _____ Date
_____ Proposed 2nd Insured/Owner _____ Date