

Return To: Field Services, Head Office**Broker Name:** _____**Date:** _____**PPGA/Group Name:** _____**Kindly complete and attach the following documents****BUSINESS ATTACHED****Client:** _____**Policy / Application No:** _____

- Affiliate Broker Agreement x 2
- Application for Contract with FaithLife Financial (264B-07-12)
- New Broker Information Form (221B 08-2012)
- Criminal Background Check Consent Form
- Valid E&O Certificate
- Valid Life License
- PPGA Service Contract x 2 ← for PPGA contracting
- Corporate E&O for Corporate Contracts ← for corporate or PPGA contracting
- Corporate Life License for Corporate Contracts ← for corporate or PPGA contracting
- Direct Deposit Form (1627-0500 May-05)
- Void Cheque (in name of Contract)
- Signed E3.06 Information Technologies Usage and Security Policy – submit signature page only
- Signed Code of Conduct Affirmation – submit signature page only
- Bonus Level Authorization (to be completed by PPGA)
- A Piece of New Business

Notes/Special Instructions:

THIS CHECKLIST MUST ACCOMPANY ALL CONTRACTS SUBMITTED TO FAITHLIFE FINANCIAL



Affiliate Broker Agreement -

This Agreement is between:

FAITHLIFE FINANCIAL (the "Organization")
and

(the "Affiliate Broker")
and is effective

(_____)

1. DEFINITIONS

- (a) Compensation means commission and bonus.
- (b) Affiliate Broker is an individual, corporation or partnership that distributes life and/or accident and sickness insurance products.

2. APPLICATIONS

This Agreement applies to all applications received by the Organization and submitted by the Affiliate Broker on or after the Effective Date. Prior to the Effective Date of this Agreement, if the Affiliate Broker submitted applications to the Organization, and if there is no previous agreement between the parties, this Agreement applies to those applications as well.

3. ENTIRE AGREEMENT

This Agreement between the parties includes the conditions as set forth herein and combined with its application and its schedule(s) if any, constitutes the entire agreement. The Organization reserves the right to change any schedule included in this Agreement at any time.

4. DUTIES AND OBLIGATIONS OF AFFILIATE BROKER

The Affiliate Broker must:

- (a) be licensed by the appropriate regulatory agency in the provinces or territories in which the Affiliate Broker transacts business. The Organization may, upon request, consider sponsoring a life and/or an accident and sickness insurance licence for the Affiliate Broker;
- (b) obtain and maintain, at the Affiliate Broker's own expense, Errors and Omissions Insurance. Such coverage must not be less than the greater of one million dollars (\$1,000,000) per incident or the mandatory coverage required in the jurisdiction where the Affiliate Broker transacts business. The Organization may request proof of coverage at any time;
- (c) comply with all rules of the Organization in effect at any time;
- (d) comply with all applicable laws and all regulatory requirements having jurisdiction, including all applicable privacy legislation;
- (e) apply appropriate safeguards to all member information and protect it from unauthorized access, disclosure, copying, use or modification;
- (f) be responsible for loaned and/or leased equipment, and be financially accountable for any loss or damage to the equipment;
- (g) secure and transmit promptly to the Organization all applications and premiums for the Organization's insurance products and promptly deliver as appropriate all policies and other documents received from the Organization.

5. LIMITATIONS OF AFFILIATE BROKER

The Affiliate Broker must not:

- (a) accept risks beyond the limitations of the temporary insurance agreement forming part of the insurance application;
- (b) determine insurability or bind the Organization in any way;
- (c) make, modify, alter or discharge any contracts or insurance policies on behalf of the Organization;
- (d) make or modify insurance illustrations on behalf of the Organization, except through proper use of the software provided by the Organization;
- (e) waive any of the Organization's rights or requirements;
- (f) incur any liability or debt on behalf of the Organization;
- (g) institute or defend legal proceedings on behalf of the Organization;
- (h) use or disclose customer information for any purpose other than the purpose for which the information was originally collected;
- (i) retain for any reason all or part of any premium or any other monies collected on behalf of the Organization;

- (j) create, use, publish, distribute or broadcast any advertising or other material that uses any of the Organization's logos or trademarks, product names, or the Organization's name, unless authorized to do so, in writing, by the Organization.

6. ASSIGNMENT OF AGREEMENT

The Affiliate Broker cannot assign this Agreement or assign any Compensation payable under it, except as set out in the applicable schedule(s), without the written consent of the Organization.

7. INDEMNIFICATION

The Affiliate Broker agrees to indemnify and hold harmless the Organization from any claims, losses, expenses, damages, or any unauthorized or unlawful act that results from a breach by the Affiliate Broker of any term of this Agreement.

8. PREVIOUS AGREEMENTS AND SCHEDULES

All previous agreements between the Organization and the Affiliate Broker are terminated on the Effective Date of this Agreement. All financial and other obligations of the Organization and the Affiliate Broker regarding business written under previous agreements shall continue under this Agreement.

9. COMPENSATION

The Organization agrees to pay the Affiliate Broker Compensation for policies issued on applications submitted by the Affiliate Broker according to Organization requirements and the schedule(s). The Organization in its sole discretion reserves the right to adjust Compensation at any time. The minimum Compensation payable is set by the Organization from time to time. Compensation will be held until Compensation payable equals that minimum amount.

10. RENEWAL COMMISSIONS

First Year Commissions and Renewal Commissions are vested to the Affiliate Broker for Risk policies sold by the Affiliate Broker and will continue to be paid to the Affiliate Broker provided that: (a) premiums continue to be paid, (b) he/she remains licensed and (c) he/she is not in violation of the Terms and Conditions of this Agreement. Service Commissions are payable provided that: (a) the Affiliate Broker remains on the Organization's servicing records for that business, (b) he/she remains licensed and (c) he/she is not in violation of the Terms and Conditions of this Agreement.

11. REPAYMENT OF COMPENSATION

The Affiliate Broker agrees to reimburse the Organization all unearned Compensation and all Compensation paid on any premium that the Organization has returned to policyholders (see the Chargeback Rules included as part of the schedule(s)).

12. INDEBTEDNESS

If an Affiliate Broker is indebted to the Organization, the Organization may use Compensation owed to the Affiliate Broker to offset the debt or in its discretion demand

payment in full. Termination of this Agreement shall not release the Affiliate Broker from any indebtedness to the Organization.

13. INTERNAL REPLACEMENT

If a policy issued on an application submitted by the Affiliate Broker is a replacement of an existing policy previously issued or assumed by the Organization, Compensation will be adjusted according to the Chargeback Rules (included as one of the Schedules attached), Replacement Rules, Conversion Rules, and Transfer Rules, as published by the Organization.

14. CHARGEBACK

The Affiliate Broker will be charged for lapses or surrenders according to the Chargeback Rules included as part of the schedule(s).

15 ORGANIZATION AUDIT

The Organization shall have the right to audit all records relating to the business of the Organization and in the Affiliate Broker's possession upon reasonable notice to the Affiliate Broker. Such records shall be maintained in accordance with prudent standards of insurance record keeping. This provision survives termination of this Agreement.

16. TERMINATION

(a) This Agreement will terminate automatically:

- (i) If the Organization's Personal Producing General Agent (PPGA) Service Contract terminates;
- (ii) upon death or adjudication of incompetency, if the Affiliate Broker is an individual;
- (iii) upon the dissolution of the partnership, if the Affiliate Broker is a partnership;
- (iv) upon dissolution of the corporation, if the Affiliate Broker is a corporation;
- (v) upon the Affiliate Broker filing an assignment in bankruptcy or upon the receivership or insolvency of the Affiliate Broker or upon the Affiliate Broker executing a general assignment for the benefit of creditors;

(b) This Agreement will terminate:

- (i) upon either party giving the other party at least 14 days advance notice in writing;
- (ii) upon the Organization's written notice to the Affiliate Broker identifying a cause for termination, including but not limited to, the Affiliate Broker's breach of any terms or conditions of this Agreement.

(c) Each party shall pay to the other any and all amounts then owed under this Agreement.

(d) Upon termination, the Organization may appoint a new representative to service the policies written under this Agreement.

- (e) Upon termination of this Agreement, the Affiliate Broker will immediately return to the Organization all sales material, rate books, all equipment and information (including software, hardware and disks), member lists, member files, telephones, policy record cards, business cards, Organization forms, correspondence and copies thereof as well as any other material that is the exclusive property of the Organization.
- (f) The Organization will use one or more of the following methods to contact Members:
 - (i) regular policy statements
 - (ii) member newsletters
 - (iii) Fraternal contact initiated by the Organization's Fraternal staff
 - (iv) Response to member inquiries made to Head Office staff
- (g) The Organization will not market its products, services or benefits to the Affiliate Broker clients who are not members without the consent of the PPGA, which shall not be unreasonably withheld.
- (h) Renewal Commissions payable under this Agreement vest immediately upon termination. Service Commissions are payable under this Agreement provided the Affiliate Broker remains on the Organization's servicing records for the business and retains his/her license. In the event the Affiliate Broker leaves the insurance business and does not retain his/her license, the Affiliate Broker's FaithLife Financial policyholders, as well as all generated Service Commissions, will be transferred to the Affiliate Broker's PPGA.

17. TERMINATION OF COMMISSIONS

- (a) Affiliate Broker's entitlement to compensation of any kind may cease in the event of:
 - (i) its bankruptcy;
 - (ii) its conviction of an offence under the Criminal Code of Canada;
 - (iii) its commission of an act of fraud against the Organization or any of its policyholders; or
 - (iv) its commission of an act of gross negligence in the carrying out of its duties and obligations under this Agreement.

18. DEATH

In the event of the death of the Affiliate Broker, the Organization shall pay all monies owing, minus all indebtedness (as determined by the Organization), to the Affiliate Broker's estate. The Organization shall pay the estate when the Organization receives satisfactory proof of the Affiliate Broker's death. In all other cases payment will be made to the Affiliate Broker's estate.

Rather than payment to the Affiliate Broker's estate, the Organization will pay such Compensation to the Affiliate Broker's beneficiary, if the Affiliate Broker has provided the Organization with a written, signed and dated designation of beneficiary.

19. THIRD PARTY LITIGATION

Unless the Affiliate Broker has the written consent of the Organization, the Affiliate Broker cannot pursue litigation against a person or entity who is not a party to this Agreement, if such litigation involves this Agreement or the Organization.

20. DISPUTE RESOLUTION

The parties agree that any and all disputes, claims or controversies arising out of or in any way connected with this Agreement, its negotiation, performance, breach, existence, termination or validity shall be resolved by the use of the following procedures:

- (a) Negotiation - A meeting shall be held promptly between the parties attended by individuals with decision-making authority regarding the dispute, to attempt in good faith to negotiate a resolution of the dispute.
- (b) Mediation - If, within fifteen (15) days after such meeting, the parties have not succeeded in negotiating a resolution of the dispute, they agree to submit the dispute to mediation and to bear equally the costs of the mediation. The parties will jointly appoint a mutually acceptable mediator and agree to participate in good faith in the mediation and negotiations for a period of thirty (30) days.
- (c) Arbitration - If the parties are not successful in resolving the dispute through the unassisted negotiation or the mediation provided for in sub-sections (a) or (b) above or if at any time any one of the parties provides written notice to the other party that it wishes to submit the dispute immediately to arbitration, then the parties agree that the dispute shall be referred to and finally settled by binding arbitration pursuant to the following provisions:
 - (i) the place of arbitration shall be in the province of Ontario;
 - (ii) the governing law, both substantive and procedural, shall be that of the province of Ontario;
 - (iii) the arbitration shall be conducted under the rules and procedures of the *Ontario Arbitration Act*;
 - (iv) the arbitration may be commenced by either party to this Agreement giving written notice to the other party of its wish to submit the dispute to arbitration and requiring the other party's participation in the appointment of an arbitrator under this Agreement;
 - (v) there shall be one arbitrator chosen by and acceptable to both parties. If the parties cannot agree on a suitable arbitrator within fifteen (15) days, then either party may apply to the court to appoint one pursuant to the *Ontario Arbitration Act*;
 - (vi) the arbitration award will be binding between the parties and recognized and enforced by the court and there shall be no appeal from the award except on a question of law and only with leave, pursuant to the *Ontario Arbitration Act*.

21. NOTICE

Any notice, demand or other communication required or permitted to be given in connection with this Agreement shall be given in writing and shall be given by personal delivery, registered mail, ordinary mail, postage pre-paid mail, facsimile transmission or

any other electronic means of transmission addressed to the recipient at the following addresses:

Organization: FaithLife Financial
470 Weber Street North
Waterloo, Ontario N2J 4G4
Facsimile: (519) 886-0350

Affiliate Broker: - at the last known address on file.

Any notice, demand or other communication shall be conclusively deemed to have been received at the actual time of delivery if delivered, on the next business day following transmissions if sent by facsimile or other electronic means, or on the 4th day after the date of mailing if sent by postage pre-paid or by ordinary mail. The giving of notice through the postal system shall not be made in the event of actual or threatened postal service interruption.

22. ORGANIZATION/AFFILIATE BROKER RELATIONSHIP

The Affiliate Broker is an independent contractor and nothing in this Agreement shall be construed to imply or create the relationship of employer and employee between the Organization and the Affiliate Broker, or prevent the Affiliate Broker from dealing with other companies. Affiliate Brokers are not eligible to participate in the Organization's Group Benefits Program.

23. WAIVER

If a party breaches this Agreement and the other party does not take any action in connection with such breach, then such failure of the other party to take any action relating to the breach does not constitute, and shall not be deemed to constitute, an acceptance of such breach or a waiver of any rights of the other party under this Agreement.

24. SUCCESSORS AND ASSIGNS

This Agreement will be binding on the Affiliate Broker, the Organization and on their respective heirs, successors, permitted assigns, affiliated or associated companies, employees, franchisees, agents, trustees and other representatives.

25. SEVERABILITY

The invalidity or unenforceability of any provision of this Agreement shall not affect the validity or enforceability of any other provision and this Agreement shall be construed as if such invalid or unenforceable provision were severed or omitted to the extent of such invalidity or unenforceability.

26. GOVERNING LAW

It is agreed that this Agreement is to be construed in accordance with the laws of the province of Ontario, and courts of the Province of Ontario shall have jurisdiction over legal proceedings in respect of this Agreement.

27. LEGAL ADVICE

The Affiliate Broker acknowledges that he/she has obtained (or had a reasonable opportunity of obtaining) independent legal advice before entering into this Agreement and has signed this Agreement voluntarily, without any coercion, undue influence or pressure, with a complete understanding of its terms, conditions and effect.

IN WITNESS WHEREOF, the parties have executed this agreement in duplicate:

This _____ day of _____, _____.

FAITHLIFE FINANCIAL

Lynn Wagner, Director Distribution Development

Affiliate Broker

Signature

Witness



Affiliate Broker Agreement -

This Agreement is between:

FAITHLIFE FINANCIAL (the "Organization")
and

(the "Affiliate Broker")
and is effective

(_____)

1. DEFINITIONS

- (a) Compensation means commission and bonus.
- (b) Affiliate Broker is an individual, corporation or partnership that distributes life and/or accident and sickness insurance products.

2. APPLICATIONS

This Agreement applies to all applications received by the Organization and submitted by the Affiliate Broker on or after the Effective Date. Prior to the Effective Date of this Agreement, if the Affiliate Broker submitted applications to the Organization, and if there is no previous agreement between the parties, this Agreement applies to those applications as well.

3. ENTIRE AGREEMENT

This Agreement between the parties includes the conditions as set forth herein and combined with its application and its schedule(s) if any, constitutes the entire agreement. The Organization reserves the right to change any schedule included in this Agreement at any time.

4. DUTIES AND OBLIGATIONS OF AFFILIATE BROKER

The Affiliate Broker must:

- (a) be licensed by the appropriate regulatory agency in the provinces or territories in which the Affiliate Broker transacts business. The Organization may, upon request, consider sponsoring a life and/or an accident and sickness insurance licence for the Affiliate Broker;
- (b) obtain and maintain, at the Affiliate Broker's own expense, Errors and Omissions Insurance. Such coverage must not be less than the greater of one million dollars (\$1,000,000) per incident or the mandatory coverage required in the jurisdiction where the Affiliate Broker transacts business. The Organization may request proof of coverage at any time;
- (c) comply with all rules of the Organization in effect at any time;
- (d) comply with all applicable laws and all regulatory requirements having jurisdiction, including all applicable privacy legislation;
- (e) apply appropriate safeguards to all member information and protect it from unauthorized access, disclosure, copying, use or modification;
- (f) be responsible for loaned and/or leased equipment, and be financially accountable for any loss or damage to the equipment;
- (g) secure and transmit promptly to the Organization all applications and premiums for the Organization's insurance products and promptly deliver as appropriate all policies and other documents received from the Organization.

5. LIMITATIONS OF AFFILIATE BROKER

The Affiliate Broker must not:

- (a) accept risks beyond the limitations of the temporary insurance agreement forming part of the insurance application;
- (b) determine insurability or bind the Organization in any way;
- (c) make, modify, alter or discharge any contracts or insurance policies on behalf of the Organization;
- (d) make or modify insurance illustrations on behalf of the Organization, except through proper use of the software provided by the Organization;
- (e) waive any of the Organization's rights or requirements;
- (f) incur any liability or debt on behalf of the Organization;
- (g) institute or defend legal proceedings on behalf of the Organization;
- (h) use or disclose customer information for any purpose other than the purpose for which the information was originally collected;
- (i) retain for any reason all or part of any premium or any other monies collected on behalf of the Organization;

- (j) create, use, publish, distribute or broadcast any advertising or other material that uses any of the Organization's logos or trademarks, product names, or the Organization's name, unless authorized to do so, in writing, by the Organization.

6. ASSIGNMENT OF AGREEMENT

The Affiliate Broker cannot assign this Agreement or assign any Compensation payable under it, except as set out in the applicable schedule(s), without the written consent of the Organization.

7. INDEMNIFICATION

The Affiliate Broker agrees to indemnify and hold harmless the Organization from any claims, losses, expenses, damages, or any unauthorized or unlawful act that results from a breach by the Affiliate Broker of any term of this Agreement.

8. PREVIOUS AGREEMENTS AND SCHEDULES

All previous agreements between the Organization and the Affiliate Broker are terminated on the Effective Date of this Agreement. All financial and other obligations of the Organization and the Affiliate Broker regarding business written under previous agreements shall continue under this Agreement.

9. COMPENSATION

The Organization agrees to pay the Affiliate Broker Compensation for policies issued on applications submitted by the Affiliate Broker according to Organization requirements and the schedule(s). The Organization in its sole discretion reserves the right to adjust Compensation at any time. The minimum Compensation payable is set by the Organization from time to time. Compensation will be held until Compensation payable equals that minimum amount.

10. RENEWAL COMMISSIONS

First Year Commissions and Renewal Commissions are vested to the Affiliate Broker for Risk policies sold by the Affiliate Broker and will continue to be paid to the Affiliate Broker provided that: (a) premiums continue to be paid, (b) he/she remains licensed and (c) he/she is not in violation of the Terms and Conditions of this Agreement. Service Commissions are payable provided that: (a) the Affiliate Broker remains on the Organization's servicing records for that business, (b) he/she remains licensed and (c) he/she is not in violation of the Terms and Conditions of this Agreement.

11. REPAYMENT OF COMPENSATION

The Affiliate Broker agrees to reimburse the Organization all unearned Compensation and all Compensation paid on any premium that the Organization has returned to policyholders (see the Chargeback Rules included as part of the schedule(s)).

12. INDEBTEDNESS

If an Affiliate Broker is indebted to the Organization, the Organization may use Compensation owed to the Affiliate Broker to offset the debt or in its discretion demand

payment in full. Termination of this Agreement shall not release the Affiliate Broker from any indebtedness to the Organization.

13. INTERNAL REPLACEMENT

If a policy issued on an application submitted by the Affiliate Broker is a replacement of an existing policy previously issued or assumed by the Organization, Compensation will be adjusted according to the Chargeback Rules (included as one of the Schedules attached), Replacement Rules, Conversion Rules, and Transfer Rules, as published by the Organization.

14. CHARGEBACK

The Affiliate Broker will be charged for lapses or surrenders according to the Chargeback Rules included as part of the schedule(s).

15 ORGANIZATION AUDIT

The Organization shall have the right to audit all records relating to the business of the Organization and in the Affiliate Broker's possession upon reasonable notice to the Affiliate Broker. Such records shall be maintained in accordance with prudent standards of insurance record keeping. This provision survives termination of this Agreement.

16. TERMINATION

(a) This Agreement will terminate automatically:

- (i) If the Organization's Personal Producing General Agent (PPGA) Service Contract terminates;
- (ii) upon death or adjudication of incompetency, if the Affiliate Broker is an individual;
- (iii) upon the dissolution of the partnership, if the Affiliate Broker is a partnership;
- (iv) upon dissolution of the corporation, if the Affiliate Broker is a corporation;
- (v) upon the Affiliate Broker filing an assignment in bankruptcy or upon the receivership or insolvency of the Affiliate Broker or upon the Affiliate Broker executing a general assignment for the benefit of creditors;

(b) This Agreement will terminate:

- (i) upon either party giving the other party at least 14 days advance notice in writing;
- (ii) upon the Organization's written notice to the Affiliate Broker identifying a cause for termination, including but not limited to, the Affiliate Broker's breach of any terms or conditions of this Agreement.

(c) Each party shall pay to the other any and all amounts then owed under this Agreement.

(d) Upon termination, the Organization may appoint a new representative to service the policies written under this Agreement.

- (e) Upon termination of this Agreement, the Affiliate Broker will immediately return to the Organization all sales material, rate books, all equipment and information (including software, hardware and disks), member lists, member files, telephones, policy record cards, business cards, Organization forms, correspondence and copies thereof as well as any other material that is the exclusive property of the Organization.
- (f) The Organization will use one or more of the following methods to contact Members:
 - (i) regular policy statements
 - (ii) member newsletters
 - (iii) Fraternal contact initiated by the Organization's Fraternal staff
 - (iv) Response to member inquiries made to Head Office staff
- (g) The Organization will not market its products, services or benefits to the Affiliate Broker clients who are not members without the consent of the PPGA, which shall not be unreasonably withheld.
- (h) Renewal Commissions payable under this Agreement vest immediately upon termination. Service Commissions are payable under this Agreement provided the Affiliate Broker remains on the Organization's servicing records for the business and retains his/her license. In the event the Affiliate Broker leaves the insurance business and does not retain his/her license, the Affiliate Broker's FaithLife Financial policyholders, as well as all generated Service Commissions, will be transferred to the Affiliate Broker's PPGA.

17. TERMINATION OF COMMISSIONS

- (a) Affiliate Broker's entitlement to compensation of any kind may cease in the event of:
 - (i) its bankruptcy;
 - (ii) its conviction of an offence under the Criminal Code of Canada;
 - (iii) its commission of an act of fraud against the Organization or any of its policyholders; or
 - (iv) its commission of an act of gross negligence in the carrying out of its duties and obligations under this Agreement.

18. DEATH

In the event of the death of the Affiliate Broker, the Organization shall pay all monies owing, minus all indebtedness (as determined by the Organization), to the Affiliate Broker's estate. The Organization shall pay the estate when the Organization receives satisfactory proof of the Affiliate Broker's death. In all other cases payment will be made to the Affiliate Broker's estate.

Rather than payment to the Affiliate Broker's estate, the Organization will pay such Compensation to the Affiliate Broker's beneficiary, if the Affiliate Broker has provided the Organization with a written, signed and dated designation of beneficiary.

19. THIRD PARTY LITIGATION

Unless the Affiliate Broker has the written consent of the Organization, the Affiliate Broker cannot pursue litigation against a person or entity who is not a party to this Agreement, if such litigation involves this Agreement or the Organization.

20. DISPUTE RESOLUTION

The parties agree that any and all disputes, claims or controversies arising out of or in any way connected with this Agreement, its negotiation, performance, breach, existence, termination or validity shall be resolved by the use of the following procedures:

- (a) Negotiation - A meeting shall be held promptly between the parties attended by individuals with decision-making authority regarding the dispute, to attempt in good faith to negotiate a resolution of the dispute.
- (b) Mediation - If, within fifteen (15) days after such meeting, the parties have not succeeded in negotiating a resolution of the dispute, they agree to submit the dispute to mediation and to bear equally the costs of the mediation. The parties will jointly appoint a mutually acceptable mediator and agree to participate in good faith in the mediation and negotiations for a period of thirty (30) days.
- (c) Arbitration - If the parties are not successful in resolving the dispute through the unassisted negotiation or the mediation provided for in sub-sections (a) or (b) above or if at any time any one of the parties provides written notice to the other party that it wishes to submit the dispute immediately to arbitration, then the parties agree that the dispute shall be referred to and finally settled by binding arbitration pursuant to the following provisions:
 - (i) the place of arbitration shall be in the province of Ontario;
 - (ii) the governing law, both substantive and procedural, shall be that of the province of Ontario;
 - (iii) the arbitration shall be conducted under the rules and procedures of the *Ontario Arbitration Act*;
 - (iv) the arbitration may be commenced by either party to this Agreement giving written notice to the other party of its wish to submit the dispute to arbitration and requiring the other party's participation in the appointment of an arbitrator under this Agreement;
 - (v) there shall be one arbitrator chosen by and acceptable to both parties. If the parties cannot agree on a suitable arbitrator within fifteen (15) days, then either party may apply to the court to appoint one pursuant to the *Ontario Arbitration Act*;
 - (vi) the arbitration award will be binding between the parties and recognized and enforced by the court and there shall be no appeal from the award except on a question of law and only with leave, pursuant to the *Ontario Arbitration Act*.

21. NOTICE

Any notice, demand or other communication required or permitted to be given in connection with this Agreement shall be given in writing and shall be given by personal delivery, registered mail, ordinary mail, postage pre-paid mail, facsimile transmission or

any other electronic means of transmission addressed to the recipient at the following addresses:

Organization: FaithLife Financial
470 Weber Street North
Waterloo, Ontario N2J 4G4
Facsimile: (519) 886-0350

Affiliate Broker: - at the last known address on file.

Any notice, demand or other communication shall be conclusively deemed to have been received at the actual time of delivery if delivered, on the next business day following transmissions if sent by facsimile or other electronic means, or on the 4th day after the date of mailing if sent by postage pre-paid or by ordinary mail. The giving of notice through the postal system shall not be made in the event of actual or threatened postal service interruption.

22. ORGANIZATION/AFFILIATE BROKER RELATIONSHIP

The Affiliate Broker is an independent contractor and nothing in this Agreement shall be construed to imply or create the relationship of employer and employee between the Organization and the Affiliate Broker, or prevent the Affiliate Broker from dealing with other companies. Affiliate Brokers are not eligible to participate in the Organization's Group Benefits Program.

23. WAIVER

If a party breaches this Agreement and the other party does not take any action in connection with such breach, then such failure of the other party to take any action relating to the breach does not constitute, and shall not be deemed to constitute, an acceptance of such breach or a waiver of any rights of the other party under this Agreement.

24. SUCCESSORS AND ASSIGNS

This Agreement will be binding on the Affiliate Broker, the Organization and on their respective heirs, successors, permitted assigns, affiliated or associated companies, employees, franchisees, agents, trustees and other representatives.

25. SEVERABILITY

The invalidity or unenforceability of any provision of this Agreement shall not affect the validity or enforceability of any other provision and this Agreement shall be construed as if such invalid or unenforceable provision were severed or omitted to the extent of such invalidity or unenforceability.

26. GOVERNING LAW

It is agreed that this Agreement is to be construed in accordance with the laws of the province of Ontario, and courts of the Province of Ontario shall have jurisdiction over legal proceedings in respect of this Agreement.

27. LEGAL ADVICE

The Affiliate Broker acknowledges that he/she has obtained (or had a reasonable opportunity of obtaining) independent legal advice before entering into this Agreement and has signed this Agreement voluntarily, without any coercion, undue influence or pressure, with a complete understanding of its terms, conditions and effect.

IN WITNESS WHEREOF, the parties have executed this agreement in duplicate:

This _____ day of _____, _____.

FAITHLIFE FINANCIAL

Lynn Wagner, Director Distribution Development

Affiliate Broker

Signature

Witness



FaithLife
FINANCIAL

FaithLife Financial
Affiliate Broker
Risk Product Commission Schedule
May 2012

Schedule 1 – Risk Products

RULES RESPECTING COMMISSION Excluding Universal Life (FlexLife)

1. **Basic Premium** - The basic premium for a policy is the premium charged for a policy year, excluding any additional premium for riders or benefits, and excluding any extra premium designated as such by the Organization.
2. **Additional Premium** -
 - (a) Where a Premium Waiver Benefit or Accidental Death Benefit is included in a policy when issued, commission shall be payable on the additional premium for such benefit at the same rates as for commission on the basic policy.
 - (b) Where a Guaranteed Purchase Option, Child Protector Benefit or Applicant Insurance Benefit is included in a policy when issued, commission shall be payable on the additional premium for such a benefit at a rate of 50% for the first year.
 - (c) Where a Term 10 Rider or Term 10 Spousal Rider is included in a policy when issued, commission shall be payable on the additional premium for such rider as indicated on the Commission Schedule for the term plan.
3. **Extra Premium** - No commission shall be payable on an extra premium charged by reason of Occupation, Medical Impairment, Residence, Aviation, or any other special hazard except in respect of a Permanent Table extra premium charged by the Organization. For a Permanent Table extra premium, commission shall be payable on the extra premium as determined from time to time by the Organization.
4. **Policy Years** - The first policy year is a period of one year commencing on the Issue Date stated in the policy for computing policy years, and subsequent policy years are periods of one year each commencing on the respecting anniversaries of that date.
5. **Premium** - Although commission is payable only on a premium received, a premium paid by the operation of the automatic nonforfeiture provision of the policy or a premium waived in accordance with the provisions of the policy shall be deemed to be paid.
6. **First-Year Commission**, in respect of a policy, is the amount resulting from the application of the rates of commission to the premium for the first policy year in accordance with this Contract.
7. **Renewal Commission**, in respect of a risk policy, is the amount resulting from the application of the rates of commission to the premium for each of policy years two through five, in accordance with this Contract.
8. **Rates of Commission** for any plan or policy not specified in the Commission Schedule or for any policy reinsured in whole or in part, shall be determined by the Organization.

Schedule 1 – Risk Products – continued

COMMISSION SCHEDULE RISK PRODUCTS

Commission Rate for In Force Policies based on Basic Premium For

	First Policy <u>Year</u>	Renewal Commissions 2 nd – 5 th Policy <u>Years</u>	Service Commissions 6 th + Policy <u>Years</u>
PERMANENT LIFE (Excluding Universal Life)			
Whole Life	50%	10%	2%
LPU 65	50%	10%	2%
Estate Protector / 20-Pay Term 100/ Term 100			
– Up to age 64 inclusive	50%	5%	2%
– Age 65 and above	40%	5%	2%
TERM 10 – all ages	37.5%	5%	2%
TERM 20 – all ages	45%	5%	2%
CRITICAL ILLNESS			
CI Term 75	50%	5%	2%
CI Term 75 ROPE	50%	5%	2%
CI Term 100	50%	5%	2%
CI Term 10	37.5%	5%	2%
	First Policy <u>Year</u>	Renewal Commissions 2 nd – 5 th Policy <u>Years</u>	Service Commissions 6 th – 10 th Policy <u>Years</u>
ESSENTIALIFE	50%	5%	2%
ESSENTIALIFE PLUS	50%	5%	2%
ESSENTIALIFE PLUS 20 PAY	50%	5%	2%

Bonuses will be set by the PPGA.

Schedule 1 – Risk Products – continued

LARGE CASE COMMISSION AND BONUSES FOR POLICIES

Large case commission and Bonus applies when a Settled Policy has combined AFYC & Bonus greater than \$20,000 where the premium frequency is Annual, or \$15,000 where the premium frequency is monthly.

1. Where the premium frequency is monthly, commission and Bonuses shall be credited as follows:
 - a. Within one month of settling the policy, the amount credited to the agent shall be the greater of \$15,000 or one-quarter of the total AFYC and Bonus on that Policy;
 - b. In months 2 to 12 inclusive after settling the policy, 50% of the remaining total AFYC and Bonus less the amounts credited in (a) above shall be credited in equal amounts to the agent over those months;
 - c. In months 13 to 24 inclusive after settling, the remaining balance of AFYC and Bonus less the amounts credited in (a) and (b) above shall be credited in equal amounts over those months;

However, such commissions and Bonuses credited to the agent shall not be less than \$750 per month, save and except where the last amount to be credited is less than \$750. Commissions and Bonuses shall only be credited when the scheduled commissionable premiums are paid.

2. Where the premium frequency is annual, the commission and Bonus which is credited to the agent in month 1 shall be the greater of \$20,000 or 50% of the total AFYC and Bonus. The balance of commissions and Bonuses credited, which will be held on account of the payment of the next annual premium but not credited in month 1, shall be credited to the agent in month 13 when the scheduled commissionable premium is paid.
3. If a premium is refunded, any commissions and Bonuses credited on the refunded premium shall be debited.

Multiple Applications

If within a six-month period more than one application is received on the same life to be insured, the Organization may combine the commissions and Bonuses under such policies for the purposes of crediting the commissions and Bonuses. If as a result of combining the commissions and Bonuses the total first year commission exceeds the maximum limit set out in the Large Case Commission section, then the Large Case Commission Rules will apply.

Schedule 1 – Risk Products – continued

CHARGEBACK SCHEDULE RISK PRODUCTS

The following 24 month Chargeback Schedule will apply. Chargebacks apply to both Commissions and Bonuses that have been paid.

Should a premium paying Policy terminate for any reason other than the death of the insured, a chargeback equal to a percentage of the annualized first year commissions Credited on the policy will be Debited at the rate set out below:

Number of Months Policy Inforce	Chargeback % of Annualized First Year Commission And Bonus
1 - 6	100%
7	95%
8	90%
9	85%
10	80%
11	75%
12	70%
13	65%
14	60%
15	55%
16	50%
17	45%
18	40%
19	35%
20	30%
21	25%
22	20%
23	15%
24	10%
25	0%

Chargebacks will be applied directly to the Commission Statements reducing the amount of Commission/Bonus payable. Should the Chargeback amount be greater than the Commissions/Bonuses payable, a negative Commission Statement would be created. In this case the Affiliate Broker could either remit a cheque to the Organization to cover the outstanding negative amount, or FaithLife Financial could apply commissions from subsequent Commission Statements to the debt, provided the debt is paid in full within two months. If the debt still carries a balance after the second month, the Affiliate Broker will be required to **immediately** remit the outstanding chargeback amount to the Organization or risk having his/her contract terminated.

Should a policy lapse after a Affiliate Broker has terminated his or her contract with the Organization, he or she will be required to remit the outstanding chargeback amount to the Organization within 30 days. Failing repayment, the Organization will consider many credit remedies including liens to recover the outstanding amounts.

Should a death claim be denied for an EssentialLife, EssentialLife Plus or EssentialLife Plus 20 Pay within the first 24 months of the policy a 100% chargeback of commission and Bonus will be applied to the writing agent.

Schedule 1 – Risk Products - continued

RULES RESPECTING COMMISSIONS

Universal Life (FlexLife)

Draw and Contribution commissions are paid to the writing Affiliate Broker for the first five years.

- (1) Draw Commission – Premiums/Contributions for this product are flexible and payment of premiums/Contributions by the policy owner is optional (except in first year). There is, however, a suggested premium/Contribution amount, known as the Minimum Contribution. Draw commission will be paid based on the Minimum Contribution.
- (2) Contribution Commission – Contribution Commissions are paid whenever a Contribution is made to the Universal Life (FlexLife) plan as long as the policy is in force.
- (3) Fund Commission – Contributions are paid whenever a Contribution is made to the Universal Life (FlexLife) plan as long as the policy is in force.
- (4) Extra Premium – No commission shall be payable on an extra premium charged by reason of Occupation, Medical Impairment, Residence, Aviation, or any other special hazard except in respect of a Permanent Table extra premium charged by the Organization. For a Permanent Table extra premium, commission shall be payable on the extra premium as determined from time to time by the Organization.
- (5) Policy Years – The first policy year is a period of one year commencing on the Issue Date stated in the policy for computing policy years, and subsequent policy years are periods of one year each commencing on the respective anniversaries of that date.
- (6) First Year Commission, in respect of a policy, is the amount resulting from the application of the rates to commission to the Minimum Contribution/Targeted Contribution for the first policy year in accordance with this Contract.
- (7) Renewal Commission, in respect of a policy, is the amount resulting from the application of rates of commission to the premium for years two to five subsequent to the first policy year.

	First Year	Years 2+	Years 6+
FlexLife and FlexLife 2			
Draw Commission (paid monthly)			
- Band 1 (< \$100,000)	65%	0%	0%
- Band 2 (\$100,000 +)	55%	0%	0%
Coverage Increases, Riders and Benefits	55%	0%	0%
Contribution Commission (paid when Contribution is made)	5%	2%	2%
Fund Commission (paid monthly)	0%	0%	.02% (.24% annually)



FaithLife
FINANCIAL

**FaithLife Financial
Membership Criteria
May 2012**

FaithLife Financial MEMBERSHIP CRITERIA

In keeping with the direction given and intent expressed in FaithLife Financial's amended *Letters Patent (Section 2)*, operating *Bylaw No. 1 (Sections 1 & 6)* and supporting Board resolutions, membership in this fraternal benefit society is made -concurrently with application and purchase of a financial product.

Full Membership is available to individuals who are:

- a) Lutherans, or spouses or children of Lutherans
- b) Canadian Christians who are members of churches which are affiliated with the Canadian Council of Churches (CCC) or the Evangelical Fellowship of Canada (EFC), their spouses or children
- c) individuals affiliated with church organizations in Canada, which are affiliated with the churches who hold membership in the CCC or EFC

Associate Membership is available to individuals who share the values of the Organization.

Definitions

For the purpose of determining eligibility for full membership in FaithLife Financial, the following definitions apply:

- “Lutheran” and “Canadian Christian” are deemed to mean individuals who belong to, are affiliated with, or supportive of, Lutheran or Canadian Christian churches or organizations in Canada
- “spouse” is deemed to include a common-law partner (regardless of gender), meaning a person who is cohabiting with an individual in a conjugal relationship, having so cohabited for a period of at least one year
- “individuals affiliated” are deemed to include the immediate family members of FaithLife members as specified below
- “churches” means congregations or church bodies in Canada that are members of the CCC or EFC
- “organizations” shall be deemed to include auxiliaries, agencies, schools, institutions, health care facilities and agencies, retirement and nursing homes, educational, recreational or charitable facilities, associations, foundations, fraternal benefit societies and social service agencies in Canada that are Christian in nature, outreach or affiliation, and that are affiliated with congregations of the EFC and CCC

Interpretation

The interpretation of the foregoing is that *the following individuals who are residents of Canada shall be deemed to have affiliation and to be eligible for membership in FaithLife Financial:*

- Individuals who are baptized, confirmed, declared and/or practicing Lutherans or members of congregations which are affiliated with the CCC or EFC
- Current members of FaithLife Financial and their immediate family members being: a spouse, natural or adopted children, step-children, grandchildren, great-grandchildren, parents, brothers, and sisters
- Insured members, and their immediate family members, of the Sons of Norway
- Uninsured members of the Sons of Norway
- Individuals who are members of Christian organizations in Canada
- Individuals who support Christianity in Canada through FaithLife's Charitable Giving policies or other financial products
- Employees (full time, part time or contract) of Christian churches, schools, institutions, organizations, agencies or auxiliaries in Canada
- Students, parents of students and children of students, faculty and alumni of Christian educational institutions in Canada
- Residents, and their immediate family members, of Christian retirement homes and health care institutions in Canada.
- Board members or trustees of Christian organizations in Canada
- Employees (full time, part time or contract) of FaithLife Financial
- Individuals in business partnership with a FaithLife Financial member
- Non-Christian individuals who wish to apply for financial protection in which the named beneficiary is a FaithLife Financial member

FaithLife's Member Churches

Effective July 23, 2004

Lutheran and Anglican churches were member churches of FaithLife before July 23, 2004 and will continue to be member churches of the Organization. As of July 23, 2004, the member churches of the Canadian Council of Churches and the Evangelical Fellowship of Canada were added to our list of member churches. The churches which are members of those two organizations are:

Member Churches of the Canadian Council of Churches

- The General Synod of The Anglican Church in Canada
- Archdiocese of Canada of the Orthodox Church in America
- Armenian Holy Apostolic Church, Canadian Diocese
- Baptist Convention of Ontario and Quebec
- British Methodist Episcopal Church of Canada
- Canadian Conference of Catholic Bishops (Roman Catholics)
- Canadian Yearly Meeting of the Religious Organization of Friends (Quakers)
- Christian Church (Disciples of Christ) in Canada
- Christian Reformed Church in North America – Canada
- The Coptic Orthodox Church of Canada
- Ethiopian Orthodox Tewahedo Church of Canada
- Evangelical Lutheran Church in Canada
- Greek Orthodox Metropolis of Toronto (Canada)
- Mennonite Church Canada (observer)
- Polish National Catholic Church of Canada
- The Presbyterian Church in Canada
- Regional Synod of Canada – Reformed Church in America
- The Salvation Army
- Ukrainian Orthodox Church of Canada
- The United Church of Canada

Member Churches of the Evangelical Fellowship of Canada

- The Anglican Catholic Church of Canada
- Apostolic Church of Pentecost of Canada Inc.
- Associated Gospel Churches
- Association of Vineyard Churches of Canada
- Baptist Convention of Ontario and Quebec
- Baptist General Conference of Canada
- Baptist Union of Western Canada
- Canadian Conference of the Brethren in Christ Church
- Canadian Conference of Mennonite Brethren Churches
- Canadian Convention of Southern Baptists
- Canadian Evangelical Christian Churches
- Canadian Fellowship of Churches and Ministers
- The Christian and Missionary Alliance in Canada
- Christian Reformed Church in North America
- Church of God in Canada (Anderson)
- Church of God in Canada (Cleveland)
- Church of the Nazarene
- Congregational Christian Churches in Canada
- Convention of Atlantic Baptist Churches
- Evangelical Covenant Church of Canada
- Evangelical Free Church of Canada
- Evangelical Mennonite Conference
- Evangelical Mennonite Mission Conference, Canada
- The Evangelical Missionary Church of Canada
- Fellowship of Christian Assemblies of Canada
- Fellowship of Evangelical Bible Churches
- The Free Methodist Church in Canada
- Foursquare Gospel Church in Canada
- North American Baptists – Canada
- The Pentecostal Assemblies of Canada
- The Pentecostal Assemblies of Newfoundland
- Regional Synod of Canada Inc., Reformed Church in America
- The Salvation Army
- United Brethren Church in Canada
- Union d'Eglises Baptistes Francaises
- Vision Ministries Canada
- The Wesleyan Church of Canada
- Worldwide Church of God, Canada

Exhibit “A” Designating Member Churches

From the Amending Letters Patent (June 29, 2001)

2. Membership in the Organization may be extended to residents of Canada who are:
- a) Lutherans, or spouses or children of Lutherans, or persons affiliated with Lutheran Church organizations; or
 - b) members of, or persons affiliated with, another Canadian Christian Church (“Christian Church”, spouses or children of members of, or persons affiliated with, a Christian Church, or persons affiliated with Christian Church organizations, if such Christian Church is designated by the Organization’s Board of Directors as a “Member Church”.

For the purposes of these Letters Patent, the Board of Directors may designate a Christian Church to be a Member Church provided that, in the opinion of the Board of Directors, such Christian Church (i) shares beliefs that are common to the Lutheran Churches in Canada or (ii) shares full communion or other affinity relationship with an existing Member Church. Initially, the Member Churches shall be the Lutheran Churches in Canada.

Bylaw No. 1: Section 6 – Membership

Membership in the Organization may be extended to residents of Canada who are:

- a) Lutherans, or spouses or children of Lutherans, or persons affiliated with Lutheran Church organizations; or
- b) members of, or persons affiliated with, another Canadian Christian Church (“Christian Church”), spouses or children of members of, or persons affiliated with a Christian Church, or persons affiliated with Christian Church organizations, if such Christian Church is designated by the Organization’s Board of Directors as a “Member Church”.

In accordance with the Letters Patent of the Organization, the Board of Directors may designate a Christian Church to be a Member Church provided that, in the opinion of the Board of Directors, such Christian Church (i) shares beliefs that are common to the Lutheran Churches in Canada or (ii) shares full communion or other affinity relationship with an existing Member Church. Initially, the Member Churches shall be the Lutheran Churches in Canada.

Subject to the Letters Patent of the Organization, and this bylaw, definition and interpretation of membership criteria shall be as established by Board resolution.

The Canadian Council of Churches

Who We Are

The Canadian Council of Churches is the largest ecumenical body in Canada, now representing 19 churches of Anglican, Eastern and Oriental Orthodox, Protestant and Roman Catholic traditions. We are one of the few ecumenical bodies in the world that includes such a range of Christian Churches. The officers and staff of the Council are drawn from the whole diversity of traditions represented by the member churches.

The Canadian Council of Churches was founded in 1944. Member churches believe in the Lord Jesus Christ as God and Saviour, according to the Scriptures. Members seek to fulfill together their common calling to the glory of one God, Father, Son and Holy Spirit.

What We Do

- We bring member churches into encounter with one another in a forum where all voices hold equal weight. We promote understanding among them and with other Christian churches.
- We founded and sponsor Project Ploughshares, a leading Christian peace organization.
- We provide a safe place for immigrant churches to learn about Canada and to put down roots.
- We undertake and promote theological study and reflection among Christian traditions.
- We encourage and host churches' participation in dialogue with people of other faiths.
- We study, speak about and act on conditions that involve moral and spiritual principles, includes current events such as the war on terror and societal issues such as the future of health care.
- We share information broadly, communicating results of theological and ethical reflections to Canadian Organization and governments.
- We produce resources, including material for the Week of Prayer for Christian Unity.
- We provide material to chaplains in Canada's armed forces and prisons, helping them work with stress-related trauma, mixed marriages and questions about life and death.
- We are registered with the United Nations and participate in world conferences and commissions on such issues as funding for development, refugee settlement and human rights.

Evangelical Fellowship of Canada Mission, Vision and Statement of Faith

Our Mission

In order to promote Christian mission in life and Organization, the Evangelical Fellowship of Canada is a national movement that purposes to engage an increasingly inclusive participation of evangelicals to accomplish together mission, ministry and witness.

Our Vision

The Evangelical Fellowship of Canada is an alliance of Canadian Christians vitally liked for Kingdom purposes.

Our Statement of Faith

The Evangelical Fellowship of Canada believes:

- The Holy Scriptures as originally given by God are divinely inspired, infallible, entirely trustworthy, and constitute the only supreme authority in all matters of faith and conduct.
- There is one God, eternally existent in three persons: Father, Son and Holy Spirit.
- Our Lord Jesus Christ is God manifest in the flesh; we affirm his virgin birth, sinless humanity, divine miracles, vicarious and atoning death, bodily resurrection, ascension, ongoing mediatorial work, and personal return in power and glory.
- The salvation of lost and sinful humanity is possible only through the merits of the shed blood of the Lord Jesus Christ, received by faith apart from works, and is characterized by regeneration by the Holy Spirit.
- The Holy Spirit enables believers to live a holy life, to witness and work for the Lord Jesus Christ.
- The Church, the body of Christ, consists of all true believers.
- Ultimately God will judge the living and the dead, those who are saved unto the resurrection of life, those who are lost unto the resurrection of damnation.

Working Out Our Vision and Mission

In order to advance the cause of Christ, the EFC seeks to be a unifying influence that facilitates, fosters, promotes and models the following values:

- A clear and compelling vision for the EFC
- Visionary, faith-oriented and strategic leadership
- Engaged, empowered and effective evangelical movements, ministries, denominations and individuals
- Strategic, empowering and productive gatherings, work groups, study groups, councils and conversations
- Being an informed, respected, and collaborative voice representing the application of biblical principles
- A deepening understanding of the role and relevance of the Christian faith in a diverse Organization

The major functions:

- Gather ministry leaders for interactive learning, deepened communication and increased networking, ministry partnerships and community transformation
- Draw out and facilitate the development of leaders and future leaders for evangelical organizations and movements
- Provide an informal, respected and collaborative voice in the public square
- Publish papers, documents, briefs, periodicals, tools and books that inform, encourage, resource and empower ministry organizations, movements and leaders



1. General Information

- a) Date: _____
- b) Name of applicant: Mr. Mrs. Ms. Miss Other _____
- c) List other business or personal names used in the financial services sector in the last five years:
(corporations, business style, trade name or partnership) _____
- d) Are you an: individual producer corporation: corporate name _____ partnership
If a corporation or partnership, list principals/partners, shareholders: _____
- e) Social Insurance Number: _____
- f) Are you legally entitled to work in Canada? Yes No
- g) Driver's License Number: _____

2. Home Address(es)

<i>Most Recent:</i>	Years at this address: _____
Address: _____	Apt. No.: _____
City: _____	Province: _____
Postal Code: _____	Phone: () _____
Fax: _____	E-mail Address: _____
<i>Previous:</i>	Years at this Address: _____
Address: _____	Apt. No.: _____
City: _____	Province: _____
Postal Code: _____	

3. Business Information

<i>Most Recent Position Held:</i> _____	Company Name: _____
Dates of Employment: _____	Name of Supervisor: _____
Address: _____	City & Province: _____
Postal Code: _____	Phone: () _____
Fax: _____	E-mail Address: _____
<i>Previous Position Held:</i> _____	Company Name: _____
Dates of Employment: _____	Name of Supervisor: _____
Address: _____	City & Province: _____
Postal Code: _____	Phone: () _____
Fax: _____	E-mail Address: _____

... attach a separate sheet if necessary

4. Other Business Affiliations

a) Do you conduct, or are you associated with, any business other than those specified in # 1? Yes No

If "yes," give details, including name, location and nature of business:

b) Are you a partner, officer or director or in a non-arms length relationship with any other business? Yes No

If "yes," give details, including name, location and nature of business:

... attach a separate sheet if necessary

5. References

Please provide three business references. If possible, provide one reference from the company where you worked last.

1. Name & Title: _____

Company Name: _____ Phone: _____

2. Name & Title: _____

Company Name: _____ Phone: _____

3. Name & Title: _____

Company Name: _____ Phone: _____

Credit Reference (*bank, finance, trust, credit cards*):

6. Formal Education and Designations

- a) Highest education level attained:
- elementary school
 - secondary school
 - university or college: degree / diploma
institution _____
 - post graduate: degree / diploma
institution _____
- b) Do you have any of these or other designations?
- FLMI year: ____ RHU year: ____
 - LLQP year: ____ CFP year: ____
 - CH.F.C. year: ____ CLU year: ____
 - Any other professional designation(s)
_____ Year: ____
_____ Year: ____

If you are currently working on any of the above mentioned, please list: _____

7. Personal Profile

If you answer "yes" to any of the following questions, attach a full explanation on a separate page.

- a) Have you ever been under any legal order to make monetary payments to another person or business entity, including spousal support if registered? Yes No
- b) Have you ever had your wage garnished? Yes No
- c) Are you currently indebted to any insurer, Distributor or other financial services companies? Yes No
(If "yes," include trustee's name and address, location of bankruptcy filing, Assignment of Bankruptcy or Receiving Order, Statement of Affairs, and an explanation as to the circumstances of the bankruptcy.)
- d) Have you ever been declared bankrupt or made a voluntary assignment in bankruptcy, or are you currently an undischarged bankrupt? Yes No
(If "yes," include trustee's name and address, location of bankruptcy filing, Assignment of Bankruptcy or Receiving Order, Statement of Affairs, and an explanation as to the circumstances of the bankruptcy.)
- e) Have you ever been a controlling shareholder, or officer of a corporation which was declared bankrupt or made a voluntary assignment in bankruptcy, made a proposal under any legislation relating to bankruptcy or insolvency, or is currently not discharged? Yes No
(If "yes," include trustee's name and address, location of bankruptcy filing, Assignment of Bankruptcy or Receiving Order, Statement of Affairs, and an explanation as to the circumstances of the bankruptcy.)
- f) Has any partnership or corporation, of which you are or were at the time of such event a partner, officer, director or a controlling shareholder, ever pleaded guilty or been found guilty of an offence under any law of any province, territory, state, or country, or is any such partnership or corporation currently the subject? Yes No
- g) Have you ever pleaded guilty or been found guilty of an offence under any law of any federal statute or law of any other country or state, or are you currently the subject of any charges? Yes No
(Some examples of these offences are fraud, theft, weapons charges, drug trafficking, physical assault, impaired driving, tax evasion and human rights violations. You are not required to disclose minor traffic infractions such as speeding or parking violations.)
- h) Have you ever refused registration or a license under legislation which required registration or licensing to deal with the public in any capacity (e.g. insurance producer, RIBO broker, mutual funds salesperson, securities dealer, motor vehicle dealer) in any province, territory, state, or country; or have you held such a license and been the subject of a disciplinary proceeding? Yes No
(If "yes," please give details including penalties imposed.)
- i) Have you ever been reported to a financial services regulator which resulted in a disciplinary measure? Yes No
(If "yes," Give details including penalties imposed.)
- j) Have you ever been terminated or resigned, or had any contracts cancelled which you held with any financial services company because you were accused of violating insurance or investment related statutes, regulations, rules, or industry standards of business conduct? Yes No
- k) Are you currently, or is there any reason to believe that in the future you will be, under any legal restriction or impediment which would prevent you from lawfully carrying on the business of insurance producer or broker? Yes No

8. Important Fraternal Information (Optional)

- a) Home congregation address: _____
 Denomination: _____
- b) Current church involvement: _____
 Past church involvement: _____
- c) Are there any other experiences, skills or qualifications that you feel would especially equip you for work with this Society? *(Do not list activities denoting age, race, sex, etc.)*

9. Sponsor Information (if applicable)

- a) Current sponsoring insurance company name: _____
- b) List the names of your sponsoring companies over the last five years:
 Name: _____ Date: _____
 Name: _____ Date: _____
 Name: _____ Date: _____
- c) Have your changed sponsors in the last five years? Yes No *(If "yes," indicate reasons on a separate sheet.)*
- d) Have you ever been declined sponsorship? Yes No *(If "yes," indicate reasons for the decline on a separate sheet.)*
- e) Are you applying to change your sponsor? Yes No *(If "yes," indicate reasons for change of sponsorship on a separate sheet.)*
- f) Have you ever submitted business to our Society? Yes No
If "yes," indicate the name through which this business was submitted:

10. Insurance Companies (Required)

List, in order of total volume, the five insurance companies with which you have placed the most policies in the last five years. Indicate the lines of business for each company by a check mark under the corresponding product.

Company Name	Are you still associated with company?		No. of Years	Lines of Business			Persistency (%) for Risk Products (if known)
	Yes	No		Risk	Investment	*Other	

* E.g., disability, health

11. Business Licenses / Registrations Currently Held

Please attach a copy of your life and / or accident and sickness license.

* Type of License	No. of years held	Any interruptions in Licensing?		License Number	Level (if applicable)	Prov. Or Terr.	Expiry / Renewal Date	Sponsor or Dealer
		Yes	No					

* Life Insurance, Property & Casualty Information (if applicable)

12. Errors and Omissions Coverage

a) Do you have errors and omissions coverage? Yes No

(If "no," please explain.)

Please attach a copy of the certificate.

b) Has any policy or application for errors and omissions insurance on your behalf ever been declined, cancelled or renewal refused? Yes No

(If "yes," please explain.) _____



13. Consent and Authorization

To whom it may concern:

I have applied to FaithLife Financial (The "Organization") for a contract to sell life insurance as a producer, or I am currently under contract to sell life insurance as a producer for the Organization. Part of the contracting process and the ongoing investigation of my personal background. These investigations are conducted by the Organization and / or its authorized agent.

I have sold financial services including insurance as principal through the following business styles, trade names, corporation or partnerships ("Listed Entities").

Name: _____ Name: _____

Date: _____ Date: _____

I make this authorization on behalf of myself and as authorized representative of the Listed Entities.

I hereby authorize and direct you to release to the Organization, information contained in your files concerning my agency, my employment, my business records, my education record, my credit record including records pertaining to the listed entities and / or any other information relevant to a contract to sell life insurance as a producer with the Organization.

On behalf of myself and the Listed Entities, I specifically authorize the Organization to:

- Obtain a criminal activity clearance report from any police agency or government; information concerning certificates, licenses and registrations; any information concerning complaints or disciplinary measures from regulators, industry and professional organizations and associations;
- Exchange information with any regulator, professional registry or database, insurance company, financial institution, personal information agents or detective and security agencies or organizations whose functions are the prevention, detection or repression of crimes or offences, market intermediaries, my employer or ex-employer, including all personal information which could be collected through verification of any applications for employment or contract and ongoing performance.

I understand that the Organization will establish a file concerning my application for a contract and subsequent performance and that the personal information contained in this file will be consulted by the Organization's employees and its authorized agents in relation to my contract to sell life insurance as a producer. The file will be kept at the Organization's offices. I may consult the personal information contained in this file and, if applicable, have it rectified. A photocopy of the present consent has the same value as the original.

Upon request to any professional registry or database established by the industry and holding information about me, I shall be informed of the existence, use and disclose of personal information and I shall be given access to that information for purposes of accuracy and completeness.

I further authorize the Organization to use my social insurance number in its files pertaining to me.

13. Consent and Authorization (Cont'd)

As part of my application for a position as a field agent with the Organization, I:

1. Understand that if the Organization contracts me as a agent, I will be required to obtain and maintain any necessary insurance or indemnity policies as required by law or the Organization.
2. Give permission for you to conduct a personal credit check on me. I am providing my date of birth for you to facilitate this process:
Date of Birth: _____

These authorizations shall be valid until the earliest to occur: when it is revoked in writing by the applicant, or 12 months after the applicant ceases to receive any commission earnings from or through the Organization.

(Applicant's name): _____ (Applicant's signature): _____

Witnessed by: _____ Signature of witness: _____

signed at _____ this _____ day of _____, _____

NEW BROKER INFORMATION FORM

TO: COLLEEN MURPHY, FIELD SERVICES

Please print clearly and complete this form fully.

PERSONAL INFORMATION

Full Name _____
First Middle Last

Name to be used for business purposes (i.e. Robert or Bob) _____

SIN # _____ Date of Birth _____

Church Name (if applicable) _____ Church City _____

LIFE PAGES SECURITY QUESTIONS

Mother's Maiden Name _____

High School Attended _____

REGIONAL INFORMATION This section to be completed by Head Office

Region Select Brokerage _____ Broker Code _____

Reporting to _____

Contract Date _____

Rep's Designation(s) FIC CLU CFP Other _____

BUSINESS CONTACT INFORMATION *This section must be completed in full.*

Office - Detached Residence *If detached office or residence, give address/contact details below.*

Mailing Address Only

C/o (if applicable) _____ Apt./Unit # _____

Street / Box # / RR # _____ Province _____

City _____

Postal Code _____

Bus: _____ Toll-free: _____

Contact Numbers (include area codes) Fax: _____ Cell: _____

E-mail: _____

**Do you want your cell to be published for members or Head Office? Yes No

Mail Delivery Method: ICS Account #: _____ Canada Post

RESIDENCE CONTACT INFORMATION *This section must be completed in full.*

Street / Box # / RR # _____ Apt./Unit # _____
Province _____

City _____ Residence Phone No. _____

Postal Code _____ (if applicable) _____



Criminal Background Check Form

Important

1. Photocopy **2 pieces** of identification, 1 piece must be government issued with employee's picture and signature.
2. Scan these pages and Email to information@greengrassgroup.com or Fax to 1-905-387-9099
3. When photocopying ID ensure it is clear and can be read

1

Identification Verification

Greengrass Group _____

Company

Location

Date

I have examined the identification of the person below and am satisfied that the person depicted on the photo identification is one and the same.

Manager First Name

Last Name

X

Managers Signature

2

Have you ever been convicted of a criminal offence? Yes No If "Yes" please provide details below:

Do not declare the following: Absolute discharges or Conditional Discharges, pursuant to the Criminal Code, section 730. Any charges for which you have received a Pardon, pursuant to the Criminal Records Act. Any offences while you were a "young person" (12 years old but less than 18 years old), pursuant to the Youth Criminal Justice Act. Any charges for which you were not convicted, for example, charges that were withdrawn, dismissed, etc. Any provincial or municipal offences. Any charges dealt with outside of Canada.

Offence	Date of Sentence	Location	Penalty

3

Employee Consent

Employee First Name

Middle Name

Last Name

Birth Date

Gender

Male

Female (circle one)

Maiden Name(s) / Alias (Other Names)

Month

Day

Year

Present Address (street name, number, city, province, postal code)

Telephone

Previous Address (if present address is less than 5 years)

Place of Birth (Town, Prov, Country, or Hospital)

Email Address

I have applied to FAITHLIFE FINANCIAL for employment. Part of the screening process includes a criminal history check which searches the RCMP Canadian Police Information Centre (CPIC) database. GREENGRASS GROUP/TRITON conducts these investigations on behalf of FAITHLIFE FINANCIAL. I hereby consent and authorize a Canadian Police Department to search for and disclose on my behalf to GREENGRASS GROUP/TRITON who is requesting the criminal history check on behalf of FAITHLIFE FINANCIAL the fact that records may exist on me and are registered on the CPIC database. I acknowledge that such records may include information relating to criminal convictions under federal legislation for which a pardon has not been granted. I authorize GREENGRASS GROUP/TRITON to release all information obtained to FAITHLIFE FINANCIAL and hold harmless GREENGRASS GROUP/TRITON upon the release of this information or its findings to FAITHLIFE FINANCIAL. The Applicant consents to the release of the information contained in the application and results of the criminal reference check being disclosed to the necessary third party for the purposes of FAITHLIFE FINANCIAL business. I understand that failing to provide accurate information or omission of facts herein may disqualify me from consideration for employment with FAITHLIFE FINANCIAL. Furthermore, if there is a discrepancy with the information provided by myself on this form and that disclosed by a Canadian Police Department during this investigation of my criminal records history, I understand that I have the option to provide my fingerprints to resolve any discrepancy or dispute. This request is made in compliance with any applicable federal, provincial or municipal public sector privacy legislation which allows a public body or municipality to disclose my personal information to me or my agent upon my request.

X

Employee Signature

Date



DIRECT DEPOSIT FOR PAY

This authorization form is to instruct FaithLife Financial to deposit my pay in the following Canadian Bank or Trust Company:

Name (please print)

Date

Signature of Depositor

i) Supply a void cheque

Attach void cheque here

and ii) Complete bank information

Name and address of Bank

Type of Account

Transit Number

Bank Number

Account Number

1627-0500

May-05

Policy No:	<i>E3.06</i>
Original Date:	<i>22-Sept-2003</i> <i>Replaces the Email, Internet & Remote Computer Usage Policy</i>
Revision Date:	<i>December 2010</i>
Issue Department:	<i>Information Services</i>
Approved by:	<i>Officer Group</i>
Distribution:	<i>All</i>

Subject: Information Technologies Usage and Security Policy

1. Purpose	<p>To define the basic security risks and corresponding security measures necessary to maintain the integrity of FaithLife Financial's computing resources and systems (including but not limited to email, Internet access, telephone, facsimile (internal and remote) and any software and/or data stored on FaithLife Financial-owned equipment (collectively called "Information Technologies");</p> <p>To ensure staff are aware of the inherent security risks associated with access to FaithLife Financial's Information Technologies</p> <p>This Policy should be read in conjunction with the "Social Media Policy".</p>
2. Scope	<p>This Policy applies to anyone using FaithLife Financial Information Technologies ("Authorized User(s)")</p> <p>Each Authorized User is responsible for any actions taken by anyone using accounts assigned to him/her by FaithLife Financial. This includes situations where the employee knowingly gives access to a third party (e.g. a family member or co-worker) as well as situations where a third party gains access due to the employee not following security precautions as outlined in this and any other applicable FaithLife Financial policies, guidelines and internal practices.</p> <p>Examples of computer access include (but are not limited to): e-mail (e.g., Outlook, Webmail, personal mail such as hotmail), Internet, peer-to-peer (e.g., MSN Messenger, Skype, Limewire, etc), electronic file transfers (FTP), VPN (Virtual Private Network) access, social networking (e.g., Twitter, Facebook, LinkedIn, YouTube, etc) to/from Head Office.</p>
3. Policy	<p>FaithLife Financial is committed to the highest level of personal and corporate ethical standards. Consistent with FaithLife Financial's values and its Code of Conduct, this Policy sets out the principles for e-mail, Internet and computer usage and security. Access to these tools</p>

Subject: Information Technologies Usage and Security Policy

	is a privilege and not a right. Use of these tools is intended to expand the service to FaithLife Financial members and enhance the performance of its staff and representatives.
4. Principle(s)	<p>General:</p> <p>The following are principles that are to be followed in using FaithLife Financial Information Technologies:</p> <ol style="list-style-type: none"> 1. Access to FaithLife Financial Information Technologies is intended to be used for business purposes. Internet access is for business research, training and communications to enhance the quality of service to FaithLife Financial members. 2. Remote access to FaithLife Financial Information Technologies requires secure Internet access and/or installation of VPN software. VPN software allows access behind FaithLife Financial's firewall and misuse could expose FaithLife Financial systems and data. For security purposes, VPN access must be approved and provided by FaithLife Financial's Information Services department. 3. FaithLife Financial employees and representatives are assigned accounts (userids) and passwords to conduct business. To maintain the highest level of security, FaithLife Financial employees and representatives must not share their account or passwords with anyone, including other employees. Employees are explicitly accountable for all actions taken using their accounts. 4. Installing new software (including updates via the Internet) or hardware can cause conflicts with existing hardware and software. FaithLife Financial Information Technologies are the property of FaithLife Financial and no software or hardware is to be installed without the explicit approval of Information Services. If problems occur due to unapproved installations, repair costs may be assessed back to the individual. 5. Certain activities can consume significant network resources, can use up valuable time and can increase FaithLife Financial's exposure to unsolicited "spam". Such activities should be minimized and/or avoided whenever possible. Examples of such activities include: initiating or passing along messages with large graphical or other media files, passing along unverified Internet links, chain letters, junk-mail, etc. 6. Unauthorized copying of files or programs is a form of fraud and a direct infringement of copyright law. This is strictly prohibited. 7. E-mail and Internet access have some inherent risk. Secure access and encryption should be used to transmit sensitive data.

Subject: Information Technologies Usage and Security Policy

	<p>Reference should also be made to the corporate “Privacy Policy”.</p> <ol style="list-style-type: none"> 8. FaithLife Financial retains ownership over all files on FaithLife Financial Information Technologies. 9. For the purposes of ensuring security and safety for all computer users, and safeguarding the integrity of FaithLife Financial, e-mail communications and Internet usage may be monitored by assigned staff. 10. Transmitting, viewing or storing inappropriate, unprofessional, harassing, offensive or slanderous material using FaithLife Financial’s Information Technologies is strictly prohibited, and may result in disciplinary action, up to and including dismissal. 11. All persons using or supporting the use of FaithLife Financial’s Information Technologies shall cooperate in providing and using appropriate protection of resources and information.
<p>5. Responsibilities</p>	<p>Authorized Users:</p> <ol style="list-style-type: none"> 1. Knowing and complying with FaithLife Financial’s policies and acceptable security practices for access to any FaithLife Financial Information Technologies they use. 2. Using available security mechanisms for protecting the confidentiality and integrity of information. 3. Notifying Information Services, Human Resources or management if a security failure or violation is observed, detected or suspected. 4. Keeping all identification passwords confidential. 5. Using Information Technologies only for authorized purposes in a cooperative, legal, ethical, appropriate and responsible manner. <p>Supervisors and Managers:</p> <ol style="list-style-type: none"> 1. Completing and signing authorizations for the approval of FaithLife Financial employees or representatives to have access to FaithLife Financial Information Technologies, including internal systems and VPN access. 2. Ensuring employees and representatives sign the “Acknowledgement Statement” for this policy (see attached) and that this document is filed with Human Resources.

Subject: Information Technologies Usage and Security Policy

3. Implementing and recommending procedures, security mechanisms and protection features for the Information Technologies they manage.
4. Providing entrusted individuals to support the security policies and procedures.
5. Notifying Information Services if a security failure or violation is observed, detected or suspected.
6. Taking appropriate actions when a compromise or breach of the principles is observed detected or suspected.

Information Services:

1. Applying, monitoring and auditing the security procedures, mechanisms and features available on the systems under their control.
2. Installing VPN software and ensuring compatibility with existing and future software and operating systems.
3. Advising management on the workability of existing policies and technical provisions of the Information Technologies including recommending improvements for security purposes.
4. Securing FaithLife Financial's Information Technologies and the interfaces with outside networks.
5. Responding to events which are or may be affecting the integrity and security of Information Technologies in a timely and effective manner.
6. Employing available and approved monitoring and auditing tools to aid in the detection of security violations.
7. Communicating our security policies to administrators of others sites connecting to FaithLife Financial Information Technologies for the purposes of information exchange.

Policy No:	E3.06
------------	-------

Subject: Information Technologies Usage and Security Policy

Information Technologies Usage and Security Policy

Acknowledgement Statement

I hereby acknowledge that I have read, understood and accept the principles and responsibilities of the *Information Technologies Usage and Security Policy* for FaithLife Financial as presented to me. I understand that violation of any or all of the terms of this Policy could result in disciplinary action up to and including termination of my employment with FaithLife Financial

Signature

Date

Witness



Code of Conduct

I. Introduction

E3.01a

FaithLife Financial, founded in 1972 as Lutheran Life Insurance Society of Canada, is a Christian values-based fraternal benefit society. We serve Christians in Canada with financial protection and benevolence programs. As a member-owned, not-for-profit organization, we are more than a financial services provider. We enable our members to protect their futures and live their Christian values. Our “earnings” flow back to our members and the causes they support – in their congregations, their communities and globally.

Our ability to achieve our Mission and to live our Core Values depends upon the trust we develop every day in every aspect of our work. Our organization has built a reputation for caring and service to Canadian Christians and their causes. This reputation is a valued asset to the organization. Adherence to this Code will help preserve and enhance that reputation. The Code of Conduct provides a statement of principles and practices adhered to by those representing FaithLife Financial. It puts in writing the ethical standards and behaviours that guide our work and working relationships as FaithLife Financial ambassadors. In this regard, each of us is accountable for putting these principles into practice and for demonstrating personal integrity in everything we do on behalf of FaithLife Financial.

We conduct our business within the framework of applicable professional standards, laws, regulations and internal policies. Our behaviour is further guided by our Code of Conduct, which is based on our Mission and Core Values – and demonstrates the application of these values at work.

II. Mission / Values

Our Mission: Serving Canadian Christians

Protecting your financial future, Living your Christian values, Building a better world

Our Core Values

*Christian principles form the basis of our Core Values.
Christ Himself is our primary role model for these Values.*

We value People.

We value Integrity.

We value Excellence.

Code of Conduct

We value Stewardship.

III. Application of the Code

This Code applies to all employees (including contract employees), field managers, financial representatives, regional specialists, regional administrators and Directors of FaithLife Financial – hereafter referred to as “our people” or addressed as “you.” Our people are expected to become familiar with the Code, to ask for guidance as necessary, and to report violations.

IV. Responsibility to apply the Code

In service to others and in safeguarding the trust we have built, our people will comply with the Code by understanding it, and knowing how to apply it to situations at work. The Code cannot describe or provide guidance on every work situation that you may encounter. The Code seeks to set forward basic principles which you should apply using your good judgment – and always in compliance with relevant legal and regulatory requirements.

If you are uncertain how to apply the Code, seek guidance or ask yourself the questions outlined in Section V (*Guidelines for Ethical Decision-making*).

Management is expected to set an example and foster a work environment where employees understand that ethical behaviour is expected, and where all feel free to raise issues or concerns regarding ethical behaviour. Managers must be diligent in identifying, investigating and addressing situations that appear to be in violation of the Code.

Compliance with the Code

You have an obligation to know and understand the guidelines of the Code. Violations of the Code will be taken very seriously and could result in disciplinary action up to and including termination of employment. In addition, if any breach of the Code violates the law, legal proceedings may result. If you are aware of a Code contravention or believe you may have contravened the Code, advise your manager, the Chief Compliance Officer or the HR Department.

Reporting a Contravention

1. Information about known or suspected violations of the Code should be reported immediately.
2. To the extent practical and appropriate under the circumstances, the privacy of persons involved will be protected.
3. Retaliation against the individual who in good faith reports a contravention will not be tolerated.

V. Guidelines for Ethical Decision-making

If you feel uncomfortable with the answer to any of the following questions, your situation may contravene the Code of Conduct and you should seek the advice of your manager, the Chief Compliance Officer or the HR Department. In this way you can lay your concerns to rest or determine an alternate course of action.

- Is it against FaithLife Financial policy, professional standards, or our Core Values?
- Does it feel right – is it fair, ethical, legal?
- Will it reflect negatively on you or FaithLife Financial?

Code of Conduct

- Would you be embarrassed if others knew about this?
- Does this concern keep you awake at night?

VI. Guiding Principles

Guiding principles for our actions are identified in the following section and are directly related to our corporate values of people, integrity, excellence, and stewardship. Biblical references are provided to reflect the ultimate authority for our actions.

1. We value People.

In keeping with Christian principles, we view every person as a precious child of God. (*So God created people in his own image. Genesis 1:27 NLT; How great is the love the Father has lavished on us, that we should be called children of God. John 3:1 NIV*) With Christ as our model, we are therefore committed to model Christian values in serving all people with respect, fairness, honesty and openness. (*Do to others as you would have them do to you. Luke 6:31 NIV; Honor one another above yourselves. Romans 12:10 NIV*) We strive to enhance our skills and abilities, to grow our service to others, and to better realize our mission.

No personal relationship between a board member, officer or employee and any other board members, officers or employees shall compromise the principles defined by this Code.

1 (a). Fairness and Freedom from Discrimination and Harassment

FaithLife Financial respects fundamental human rights and values the diversity of our people. We are committed to promoting a workplace that is respectful of personal differences and free of discrimination and harassment. This principle applies to our hiring and employment opportunity decisions and all aspects of our work environment. By providing a caring and respectful work environment, FaithLife Financial can attract, motivate and retain the best people and create a positive workplace where employees can be successful. We recognize and reward our collective and individual successes.

Employment decisions with respect to hiring, promotion and dismissal are made on the basis of performance, cultural fit, and provisions contained in human rights legislation. FaithLife Financial is committed to providing a workplace free from violence, discrimination and harassment on the basis of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, age, marital status, family status or disability. As representatives of our Christian fraternal benefit organization, our Financial Representatives are Christian. Any conduct that could be considered threatening, intimidating, offensive or abusive or which creates a hostile work environment constitutes a violation of this Code.

1 (b). Health and Safety

In addition to external regulatory requirements, FaithLife Financial is committed to ensuring healthful and safe working conditions in co-operation with employees. Personal balance between work life and home life contributes to every employee's good health and is encouraged. Employees are expected to come to work free from the influence of illegal drugs and alcohol. FaithLife Financial will provide help to employees seeking assistance with problems of a personal nature.

Code of Conduct

2. We value Integrity.

In keeping with Christian principles, we are honest and ethical in our day-to-day business transactions and relationships. (*May integrity and honesty protect me, for I put my hope in you.* Psalm 25:21 NLT; *People with integrity have firm footing, but those who follow crooked paths will slip and fall.* Proverbs 10:9 NLT) Our reputation, and the trust our members place in us, are valuable assets.

2 (a). Supplier Relations

FaithLife Financial is committed to ethical, trustworthy dealings with business partners. We do not make misrepresentations or misleading statements about our products and services or the competition. Relationships with business partners, including suppliers and vendors, are consistent with accepted business practices and applicable laws. In deciding among competing suppliers, we use fair evaluation processes to determine the best supplier.

Our people may give or accept customary business amenities, such as meals and entertainment and gifts of a nominal value, provided this is not prohibited by law or customer business practice. In each case, the value of the gift and the circumstances in which it is offered should be considered.

No employee or any member of an employee's family may solicit or accept from a supplier a gift of money or a material gift that is designed to influence or could reasonably give the appearance of influencing business decisions related to that supplier.

2 (b). Conflict of Interest

Our Members trust us to act in their best interests. A conflict of interest occurs when private interests – individual, personal, social, financial or political – are put before or interfere in any way with the interests of FaithLife Financial. Any action you take on behalf of FaithLife Financial must not be influenced by the possibility of gain for yourself or for anyone personally associated with you. The appearance of a conflict, or situation that could create a potential conflict, must be avoided. Any conduct that could be interpreted as directly or indirectly seeking, receiving or providing a bribe or kickback violates this Code.

Our people are encouraged to participate in their communities and may hold other jobs when these activities do not interfere with job responsibilities, or ability to perform their jobs, at FaithLife Financial.

3. We value Excellence.

In keeping with Christian principles, we are committed to providing quality and value in our insurance products, our member benefits, and our professional services. (*... Whatever is noble, whatever is right ... whatever is admirable – if anything is excellent or praiseworthy – think about such things.* Philippians 4:8 NIV) We set standards and goals, and regularly measure performance with a view to continuing improvement. We strive to enhance our skills and abilities to grow our service to others, and to better realize our mission. (*... so that those who have trusted in God may be careful to devote themselves to doing what is good. These things are excellent and profitable for everyone.* Titus 3:8 NIV)

Code of Conduct

3 (a). Record-keeping

The accuracy and completeness of our records and reporting systems are integral to the relations of trust that we establish with others. We maintain complete and current financial data which is fully and properly recorded and reported to meet our legal and financial requirements in accordance with professional standards. No documents will be altered to conceal or falsify information.

3 (b). Accuracy and Privacy of Personal Information

In the course of regular business, we collect substantial personal information about our applicants, policyholders, business partners, representatives and employees. To respect the privacy of individuals, personal information is used only for the purposes authorized and not revealed to unauthorized persons. We take care to collect, use and protect access to such information in accordance with legislative requirements.

3 (c). Complying With the Law

FaithLife Financial operates within a framework of federal, provincial and municipal laws. Board members, officers and employees are expected to comply with the laws and regulations. No individual will commit or condone an illegal act, or instruct other individuals to do so on behalf of FaithLife Financial. (*Then Jesus said to them, "Give to Caesar what is Caesar's and to God what is God's."* Mark 12:17 NIV)

As you conduct FaithLife Financial business, you may encounter a variety of legal issues. If you have questions about specific laws or regulations, contact your manager or FaithLife Financial's General Counsel.

4. We value Stewardship.

In keeping with Christian principles, we view ourselves as responsible stewards of the resources entrusted to us by our members. We strive to manage those resources – along with our time, talent, and technology – in a prudent yet progressive manner, so we can grow in service and better realize our mission. (*Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things.* Matthew 25:21 NIV)

4 (a). Use of FaithLife Financial Technology, Resources and Assets

Company information and property such as funds, facilities, equipment and supplies are important resources managed according to the principles of good stewardship and in accordance with our policies. Confidential information includes but is in no way limited to the following: technology, ideas, member lists and databases, unannounced financial data, marketing and pricing strategies, and business plans. All confidential information is kept secure and protected against theft, loss, destruction or misuse and is not disclosed except as required by law or when authorized. This includes taking care not to breach copyright laws and to protect proprietary knowledge and information including the proper use of trademarks. Our trademarks – words, names, symbols or devices used to identify and distinguish the company's products – must be properly acknowledged and used for approved purposes.

4 (b). Use of Resources in Fulfilling our Mission

Our mission imperatives (protecting futures; living our values; building a better world) provide our stewardship focus. As responsible stewards, we must first manage our resources in a manner

Code of Conduct

that ensures both the long-term stability of FaithLife Financial, and its ability *to protect members' futures* through prompt payment of its contractual obligations. We strive to do well, in order to do good.

As a Christian-based fraternal benefit organization (i.e., a not-for-profit organization that exists to serve its members and their common benevolent and religious interests), our stewardship mandate must be further expressed through corporate benevolence (*living our values*), and in programs, benefits and support enabling members to actively *live their own values*. In enabling faith in action, we are faithful stewards (*Parable of the Talents, Matt. 25:14-30*), growing the good we do with the funds entrusted to us – and building a better world, locally, nationally and globally.

VII. Supporting Policies

Employees are expected to be familiar with, and comply with, FaithLife Financial policies and procedures.

VIII. Related Professional Codes

We recognize that many employees and representatives are also bound by, and expected to comply with, professional codes of ethics in addition to this Code.



Statement of Affirmation

Code of Conduct

E3.01

I have read and understood the FaithLife Financial Code of Conduct.

I will comply with the Code. To the best of my knowledge, I am not involved in any situation that conflicts or might appear to conflict with the Code.

I agree to report to and to seek guidance from my manager; the HR Department; a Vice-President; or the General Counsel on any matter which might affect compliance with the FaithLife Financial Code of Conduct.

I understand that violation of the Code of Conduct could result in disciplinary action up to and including termination of my employment with FaithLife Financial.

Name _____
(Please Print)

Signature _____

Date _____

Please return the completed statement to the Human Resources Department.



Authorization from _____ to pay all first year commission and a portion of the commission bonus directly to the Broker's account, as per the schedule below:

Contract Name: _____

Code: _____

Date: _____

New:

Revised:

% of bonus to be released to Broker:

1. Life/CI Insurance _____ (Broker up to 180%, PPGA up to 205%)
2. Corporate override (if applicable) _____

Signature of PPGA: _____