Level One
Agency Contract and Service Agreement

John Hancock	MetLife	Prudential	Genworth	Physicians Mutual	Med America	Unum
10% of 1st year premium as placed	10% of 1st year premium as placed	10% of 1st year premium as placed	10% of 1st year premium as placed	10% of 1st year premium as placed	10% of 1st year premium as placed	10% of 1st year premium as placed

LifeStyle agrees to provide training for all agents regarding:

- Product
- Plan design
- Illustration software
- Pre-underwriting

LifeStyle agrees to provide ongoing for all agents:

- Training: LTCI, LTC Alternative Solutions, Marketing, Multi-life LTCI
- Point-of-sale and seminar presentations
- Industry updates and information
- Ordering of all application requirements i.e. medical records, face to face interviews, Para-meds and telephone interviews
- Processing and submission of applications to carriers
- Troubleshooting problems and working with agent to resolve

Agency responsibilities:

- Direct Lifestyle regarding agent contract levels
- Refer agents to LifeStyle
- Submit applications to LifeStyle for processing
- Communicate basic information to agents when necessary

Agency Principal Date

LifeStyle Insurance Services, Inc. Date
Carol Gardner, President