

STATES THAT BACKGROUND CHECKS ARE REQUIRED

Background Investigations Guideline for Broker/Dealers

Following is a list of states requiring background investigations prior to appointment by an insurance company.

Alabama	New Mexico
Arkansas	North Carolina
Delaware	North Dakota
DC	Ohio
Florida	Oklahoma
Georgia	Pennsylvania
Idaho	South Carolina
Iowa	South Dakota
Kansas	Tennessee
Kentucky	Utah
Massachusetts	West Virginia
Michigan	Wisconsin
Mississippi	Wyoming
Nevada	

New York also requires background investigations. Agents requesting appointment in New York should complete the First SunAmerica Life Insurance Company appointment form.

AIG Annuity conducts background checks on *all* individuals we are sponsoring for first-time licensing (regardless of the state.)

The Fair Credit Reporting Act (FCRA) (15 USCS 1681 et. seq.) as amended, requires a company that conducts investigative consumer reports to provide the following items to the individual:

- A stand-alone notification that a consumer report is being obtained
- A stand-alone authorization to be signed by the individual
- A copy of the "Summary of Your Rights Under the Fair Credit Reporting Act"

In situations where an agency has previously conducted the required investigative reports, the agency has the option of providing AIG/AIC with an acknowledgement stating that such reporting requirements have been satisfied and that the agency agrees to provide AIG/AIC with copies of the reports upon request. A copy of the Acknowledgement Form is included with this kit.

For states that do not require investigative reports or where reporting is required but the agency provides the Acknowledgement Form, agents should complete the Agent Questionnaire (Short Form-BD).

For states that require investigative reports and for all first-time licensing, agents should complete the Agent Questionnaire (Long Form-BD).

WESTERN NATIONAL LIFE INSURANCE COMPANY
AGENT APPOINTMENT QUESTIONNAIRE (BROKER-DEALER)

CONTRACTED AGENCY NAME Nestegg Builders Corp (09B06)

BROKER DEALER N/A

APPLICANT NAME: _____

NICKNAME: _____

DATE OF BIRTH: _____

LAST FIRST M MAIDEN

MO DAY YR SEX: M F
Please Circle

RESIDENCE: _____
STREET

SOCIAL SECURITY: _____

CITY STATE ZIP

PLACE OF BIRTH: _____

COUNTY

HOME TELEPHONE: (____) _____

BUSINESS TELEPHONE (____) _____

E-MAIL ADDRESS _____

BRANCH/BUSINESS NAME

BUSINESS FAX (____) _____

STREET

HAVE YOU EVER BEEN APPOINTED WITH WNL?

YES ___ NO ___

CITY STATE ZIP

LICENSE NUMBERS: (RES) NATIONAL PRODUCER #

TYPE OF APPOINTMENT REQUESTED:
 FIXED ANNUITY

LIFE: _____ NPN: _____

STATES FOR WHICH APPOINTMENT IS REQUESTED: _____

REQUIRED ATTACHMENTS
FIXED ANNUITY APPOINTMENT:
INSURANCE LICENSE FOR ALL APPLICABLE STATES
BACKGROUND AUTHORIZATION

I UNDERSTAND NO CONTRACT EXISTS BETWEEN WESTERN NATIONAL LIFE AND ME. ANY CONTRACTUAL AGREEMENT IS BETWEEN THE AFOREMENTIONED CONTRACTED AGENCY AND ME. ALL COMMISSIONS PAYABLE ARE PAYABLE TO THE CONTRACTED AGENCY, AND THEY IN TURN ARE LIABLE TO PAY ME ACCORDING TO OUR AGREEMENT.

I AGREE THAT I WILL NOTIFY WESTERN NATIONAL LIFE IN WRITING WITHIN 10 BUSINESS DAYS OF ANY INCIDENT THAT WOULD CAUSE AN ANSWER TO THE 8 QUESTIONS ON PAGE TWO TO CHANGE.

FIVE YEAR RESIDENCE HISTORY (IF MOVED WITHIN LAST 5 YEARS):

STREET	CITY	STATE	ZIP	YEAR(S)

FIVE YEAR EMPLOYMENT HISTORY:

PRESENT	COMPANY NAME	ADDRESS	CONTACT
YEAR(S)	COMPANY NAME	ADDRESS	CONTACT
YEAR(S)	COMPANY NAME	ADDRESS	CONTACT

CONFIDENTIAL HISTORY/BACKGROUND INFORMATION: (WRITE "YES" OR "NO" IN BLANKS--EXPLAIN BELOW)

- | | |
|--|--|
| 1. HAVE YOU EVER BEEN KNOWN OR CONDUCTED BUSINESS IN ANY NAME OTHER THAN AS SHOWN ON THIS APPLICATION? _____ | 5. HAVE YOU EVER BEEN DENIED, SUSPENDED, OR HAD REVOKED AN INSURANCE LICENSE IN ANY JURISDICTION? _____ |
| 2. HAVE YOU EVER DECLARED PERSONAL BANKRUPTCY? _____ | 6. HAS ANY SURETY COMPANY OR E&O CARRIER DENIED COVERAGE OR PAID OUT FUNDS ON YOUR COVERAGE? _____ |
| 3. HAVE YOU EVER BEEN CONVICTED OR PLED NOLO CONTENDERE TO ANY OFFENSE OTHER THAN A MINOR TRAFFIC VIOLATION? _____ | 7. ARE YOU PRESENTLY INVOLVED IN ANY LITIGATION CONNECTED WITH THE INSURANCE BUSINESS OR ARE THERE ANY UNSATISFIED JUDGEMENTS OUTSTANDING AGAINST YOU ARISING OUT OF THE INSURANCE BUSINESS? _____ |
| 4. HAVE YOU EVER HAD A COMPLAINT FILED AGAINST YOU OR BEEN FINED BY AN INSURANCE REGULATORY DEPARTMENT? _____ | 8. DO YOU HAVE ANY OUTSTANDING JUDGEMENTS OR LIENS? _____ |

DETAILS OF "YES" ANSWERS: _____

LIST TWO (2) REFERENCE CONTACTS:

NAME	YRS KNOWN	RELATIONSHIP	TELEPHONE

AFFESTATION:

- I AGREE NOT TO SOLICIT BUSINESS UNTIL I HAVE BEEN NOTIFIED THAT I AM PROPERLY APPOINTED BY WESTERN NATIONAL LIFE.
- I HEREBY CERTIFY THAT ALL MY ANSWERS TO THE QUESTIONS ON THIS QUESTIONNAIRE ARE TRUE, COMPLETE AND ACCURATE.
- I UNDERSTAND THE VIOLENT CRIME CONTROL AND LAW ENFORCEMENT ACT OF 1994 ("ACT") PROHIBITS ANYONE WHO HAS EVER BEEN CONVICTED OF A FELONY INVOLVING DISHONESTY OR A BREACH OF TRUST FROM PARTICIPATING IN THE INSURANCE BUSINESS. VIOLATORS ARE SUBJECT TO FINES AND UP TO 5 YEARS IMPRISONMENT. I CERTIFY THAT I AM IN COMPLIANCE WITH THE ACT.

AGENT'S SIGNATURE X DATE _____

AUTHORIZATION TO CONDUCT BACKGROUND INVESTIGATIONS

I hereby authorize Western National Life Insurance Company to investigate my background, including my credit history. As part of this investigation, I authorize and request any present or former employer, school, police department, financial institution, or other persons having personal knowledge about me, to furnish Western National Life, or any of its affiliates with which I may later seek appointment, with any and all information in their possession regarding me in connection with an application for employment, agent contract, license, or appointment. I am willing that a photocopy of this authorization be accepted with the same authority as the original, and I specifically waive any written authorized request. I understand this authorization is to be part of the written employment/contract application which I sign.

I authorize Western National Life and any of its affiliates that appoint me to report information about earnings and debt balances to any credit bureau or similar organization.

I authorize Western National Life to share background, licensing, applicant data, and other information that Western National Life has about me with any of Western National Life's affiliates with which I may seek appointment in the future.

I have been given a stand-alone consumer notification that a report will be requested and used for the purpose of evaluating me for employment, promotion, reassignment, or retention as an employee or for eligibility for a license/appointment required by law to consider an applicant's financial responsibility.

Print Name _____

Signature _____

Date of Birth (for identification purposes only) _____

Social Security Number (for identification purposes only) _____

Drivers License Number and state (for identification purposes only) _____

If name changed (through marriage or otherwise) print former name here _____

NOTICE OF PROPOSED INVESTIGATIVE CONSUMER REPORT

Throughout this document, Western National Life Insurance Company, discloses to you that an investigative consumer report is being obtained from a consumer agency for the purpose of evaluating you for employment, contracting, promotion, reassignment or retention as an employee and/or for eligibility for a license/appointment required by law to consider an applicant's financial responsibility. This report may contain information bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living from public record sources or through personal interviews with your neighbors, friends, or associates. You have a right to request in writing (within a reasonable period of time) additional detailed information about the nature and scope of this investigation.

Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identify theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051