

United Healthcare
Underwritten By Golden Rule

United Healthcare
Underwritten Golden Rule

Golden Rule Appointment Checklist

Thank you for looking at becoming an agent with United Health Care underwritten by Golden Rule Insurance Company. United Health Care/Golden Rule Agent Contracting.

- Fill out all pages attached, with black pen and write legible.
- Check Corresponding states you wished to be licensed and include appropriate appointments fees with Credit Card. Make copy of any state's license that you are seeking appointment for

Fax all materials to 262-821-0508 or Mail to:

Affordable Health Insurance Agency, LLC
Attn: Kevin Truebenbach
17100 W. Bluemound Rd Suite 202
Brookfield, WI 53005

Please call with any questions: Toll Free 888-883-8490 or 262-784-7344

Application Checklist

*** To prevent a delay in the processing of your application, please read ***

Please review all of the items listed below, along with the notes to assure that all required documents are submitted. I receive a lot of incomplete applications and it delays the processing time until all required documents can be received.

_____ Prospective Broker Application signed and dated

_____ Profile completed

_____ Fair Act Reporting Disclosure completed

_____ Assignment of Commission

NOTE: *Applies if commission is paid to an agency or Key Broker*

NOTE: *Make sure one of the two boxes on this form is marked*

_____ Credit Card Authorization form if applies:

NOTE: *Make sure expiration date is listed on form*

_____ Explanation Page

NOTE: *Complete if any legal question on the application is answered "yes"*

NOTE: *If yes to question 8, submit with the application proof of payments*

NOTE: *If yes to question 9, submit copy of discharge papers or proof of payments*

_____ State License For All States you want to be appointed in.

_____ Signature Page signed and dated



PROSPECTIVE BROKER APPLICATION

A UnitedHealthcare Company

GRIC Manager/Representative CHERYL PICKETT FAX: 317-715-7375
 Independent Broker Financial Services Company Name: F1456-Kevin Truebenbach

Complete Name _____ I prefer to be called: _____

Name of Agency or Company _____

Business Street Address _____
(Required for Supplies)

Business Mailing Address _____

City _____ County _____ State _____ ZIP _____

Phone (_____) _____ Fax (_____) _____ E-mail _____

Home Address _____

City _____ County _____ State _____ ZIP _____

Phone (_____) _____ Birth Date _____ Gender _____

Social Security No. _____ National Producer No. _____

Length of time in present community _____ If less than five years, please provide previous address(es).

Please check the appropriate box.

- All commissions are to be paid to me.
- All commissions are to be paid to Kevin Truebenbach 393114025
Agency, Company, or Name Tax ID No.

Please answer all questions. (If YES, include details of who, what, when, and dollar amounts on an additional form.)

- | | YES | NO |
|---|--------------------------|--------------------------|
| 1. Have you ever had an appointment terminated by any insurance company or financial services institution (for reasons other than production)? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you owe any debt or balance to any insurance company or financial services institution that has remained overdue for more than sixty (60) days? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Has any state or federal agency ever denied, suspended, revoked, or taken any action against any fiduciary license held or applied for by you, or have you ever voluntarily submitted to any sanction or surrendered any fiduciary license under threat of suspension or revocation of that license? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Has any state or federal self-regulatory body of any type (such as National Association of Securities Dealers) ever taken any disciplinary measures against you? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Have you ever had a claim filed against your Errors and Omissions Coverage, or has any bonding company ever denied, paid out on, or revoked a bond for you? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you ever been the subject of any civil or administrative proceeding, including one initiated by a state department of insurance? | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Do you have any felony charges pending against you, or have you ever pled guilty or <i>nolo contendere</i> to or been convicted of a felony or a crime involving moral turpitude? | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Do you have any unsatisfied liens (tax or otherwise) or judgments (civil or otherwise) against you? | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you been the subject of a bankruptcy petition or proceeding in the past seven (7) years? | <input type="checkbox"/> | <input type="checkbox"/> |

(1) I hereby represent that the answers and statements ("the information") I am giving Golden Rule Insurance Company and its affiliates ("the Company") on this application ("PBA") are correct, complete, and wholly true. (2) I understand the Company will rely on the information as one factor in considering this PBA, and may, at its option, terminate or rescind our resulting business relationship if any of the information is not as I have given it. (3) I give the Company, its employees, agents, and/or contractors permission to direct advertising or promotional phone calls, faxes, and electronic mail to the numbers and addresses I have listed above, as well as any others I provide. This permission continues until specifically revoked by me in writing. (4) I understand this PBA will not be considered until I sign the FCRA Authorization.

Signature _____ Date _____

NOTE: No business may be solicited until all state licensing and appointment and/or contract requirements have been met, and you have been advised of that fact in writing by the Company.

FAIR CREDIT REPORTING ACT DISCLOSURE and AUTHORIZATION

GOLDEN RULE INSURANCE COMPANY AND ITS AFFILIATED COMPANIES ("THE COMPANY") MAY OBTAIN A CONSUMER REPORT ABOUT YOU IN CONNECTION WITH YOUR PROSPECTIVE BROKER APPLICATION ("PBA")

AUTHORIZATION

I authorize the Company to conduct a public records search, and/or to obtain a consumer report and/or investigative consumer report about me from a consumer reporting agency. These reports may concern my credit history, worthiness, standing, and/or capacity. These reports may also concern my character, general reputation, personal characteristics, mode of living, criminal history, motor vehicle record, and other data relevant to the appointment and/or contract process with the Company. I understand the Company will use this data within that process as one factor in considering my PBA.

I understand that if the Company decides not to approve my PBA, and thereby to take adverse action against me because of information contained in any consumer report(s) authorized by my signature on this form, the Company will provide to me:

- A written pre-adverse action disclosure;
- An adverse action notice;
- A copy of any consumer report(s) received and used by the Company;
- A copy of "A Summary of Your Rights Under the Fair Credit Reporting Act";
- The name, address, and telephone number of any consumer reporting agency that furnished a consumer report about me to them.

I understand that I am entitled to contest the accuracy or completeness of information contained in any consumer report. I understand that I am entitled to receive an additional free copy of any consumer report. I understand that the consumer reporting agency does not itself make any decision regarding my PBA, and the agency cannot explain the Company's decision to me.

A photocopy or fax copy of this authorization shall be as effective as the original. This authorization remains valid until I revoke it in writing sent to the Company.

Printed Name

Social Security Number

X
Signature

Date

Home Address

City, State, and ZIP

Golden Rule

A UnitedHealthcare Company

Sign and Return this Page to Golden Rule

**INDEPENDENT BROKER'S CONTRACT
SIGNATURE PAGE**

I acknowledge and agree that:

- (a) I have received a copy of the Independent Broker's Contract Form: (IBC-0405), consisting of this page and four (4) other pages, as well as the Rules and Regulations (Rules-0405), which are fully incorporated by reference and made a part of the *Contract*;
- (b) I have read, understood, and agreed to each and every term of this *Contract*; and
- (c) This *Contract* will not be in effect until such time as the *Company* has countersigned this Signature Page and attached the appropriate *Commission Schedule(s)*.

YOU: _____ **By:** _____
Print or type Your Name Print Name (and title if signing in a representative capacity)

X _____
Signature Date

BENEFICIARY DESIGNATIONS (See 3.9): Name Address Relationship

Primary Beneficiary(ies):

Contingent Beneficiary(ies):

Producer Information

**FOR HOME OFFICE USE ONLY
EXECUTED ON BEHALF OF GOLDEN RULE INSURANCE COMPANY**

BY: _____
Signature Date

This agreement shall take effect as of _____ Producer No. _____

ASSIGNMENT OF COMMISSIONS AND OTHER COMPENSATION

To: Golden Rule Insurance Company and/or American Medical Security Life Insurance Company and/or PacifiCare Health Plan Administrators, Inc., and/or United Healthcare Insurance Company, and/or any affiliated company (collectively, "the Company").

If and when the Company owes me compensation because I have sold or secured the sale of insurance products of the Company or for any other reason, I (the undersigned "Assignor") do not wish to receive that compensation, but instead assign all of the compensation to, and direct the Company to pay all of it to, the person or entity I have written below as Assignee:

Kevin Truebenbach 393MPG025
Assignee Name (person/entity to be paid) Social Security/tax ID Number

17100 W Bluemond Rd Brookfield WI 53005-5950
Street City State ZIP Phone

This Assignment applies to (select ONE):

- all first year and renewal compensation; or
- all compensation attributable to my business written after the date this form is processed by the Company (unless for compensation attributable to my business written prior to the date this form is processed by the Company for which my Assignee has received advances on the compensation related to such business, in which case the assignment applies to all business written after the effective date of the Commission Advance Agreement (the "Advance Agreement") between the Company and my Assignee).

I understand and agree that:

1. Payments made by the Company pursuant to this Assignment fully discharge all of the Company's financial obligations to me under any compensation arrangement between us (individually or collectively the "Contract").
2. This Assignment is subject to, and does not affect, any terms or conditions of the Contract except as specifically provided herein.
3. This Assignment is subject to applicable state and federal laws regarding assignment of commissions by insurance producers (by whatever name called). The Company will not be bound by this Assignment in any instance in which it believes applicable law prevents it from paying the Assignee, and it then may pay the person or entity that it, in its sole discretion, determines to be appropriate under the circumstances.
4. This Assignment shall remain in effect, and is binding on both myself and the Company, until revoked. I may revoke this Assignment by sending written notice to the Company. Such revocation will only apply to business written after the effective date of the revocation, and this Assignment will remain in effect for business written for the Company prior to that date. Revocation will be effective on the latter of the date I request, or thirty (30) days after the Company's receipt of the notice.
5. This Assignment does not apply to merchandise, trips or other non-cash incentives, awards, contests or other remuneration (collectively "prizes") that the Company may offer from time to time. It also does not apply to a cash equivalent in the event either I or the Company choose to remit or accept such cash equivalent in lieu any particular prize.
6. Assignor understands the Assignee may enter into an Advance Agreement with the Company. The Advance Agreement entitles the Assignee to receive an advance on the payment of compensation for business issued by Company after the effective date of the Advance Agreement. Assignor understands and acknowledges that the Company, as a condition to agreeing to the Advance Agreement, requires the Assignee obtain an assignment of commissions from all sub-brokers, including Assignor.

Assignor Signature

Assignor Printed Name

Date Signed

Appointment Fee Credit Card Authorization Form

Producer's NPN (National Producer Number) (If known): _____

I authorize Golden Rule to bill my VISA/MASTERCARD account.

VISA MASTERCARD Exp. Date: _____ / _____ Amount Charged:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

X _____
Printed Name (Please print legibly)

Telephone Number *Required*

X _____
Signature of Cardholder

Payment is for: (Please check one)	<input type="checkbox"/> Appointment Fee
	<input type="checkbox"/> Renewal Fee
	<input type="checkbox"/> Charge Back

NOTE: Your resident appointment fee is refundable upon the submission of your first application.

State Resident and Nonresident Appointment Fees

If payment is for appointment fee(s), please indicate the state and fee(s) to be charged.

These fees are charged by each state's department of insurance and are subject to change.

State	Resident	Non-resident	State	Resident	Non-resident
Alabama	<input type="checkbox"/> \$30	<input type="checkbox"/> \$30	Missouri	<input type="checkbox"/> No Fee	<input type="checkbox"/> No Fee
Alaska	<input type="checkbox"/> No Fee	<input type="checkbox"/> No Fee	Montana	<input type="checkbox"/> No Fee	<input type="checkbox"/> No Fee
Arizona	<input type="checkbox"/> N/A	<input type="checkbox"/> N/A	Nebraska	<input type="checkbox"/> \$8	<input type="checkbox"/> \$8
Arkansas	<input type="checkbox"/> Fee Paid*	<input type="checkbox"/> Fee Paid*	New Hampshire	<input type="checkbox"/> \$25/Agency \$25	<input type="checkbox"/> \$25/Agency \$25
California	<input type="checkbox"/> \$24/Agency \$24	<input type="checkbox"/> \$24/Agency \$24	New Jersey	<input type="checkbox"/> \$25/Agency \$25	<input type="checkbox"/> \$25/Agency \$25
Colorado	<input type="checkbox"/> N/A	<input type="checkbox"/> N/A	New Mexico	<input type="checkbox"/> \$23	<input type="checkbox"/> \$23
Connecticut	<input type="checkbox"/> No Fee	<input type="checkbox"/> No Fee	Nevada	<input type="checkbox"/> \$15/Agency \$15	<input type="checkbox"/> \$15/Agency \$15
Delaware	<input type="checkbox"/> \$25	<input type="checkbox"/> \$25	North Carolina	<input type="checkbox"/> \$20 + \$10	<input type="checkbox"/> \$20 + \$10
District of Columbia	<input type="checkbox"/> \$25/Agency \$25	<input type="checkbox"/> \$25/Agency \$25	North Dakota	<input type="checkbox"/> \$10/Agency \$10	<input type="checkbox"/> \$10/Agency \$10
Florida	<input type="checkbox"/> \$60	<input type="checkbox"/> \$60**	Ohio	<input type="checkbox"/> \$20/Agency \$20	<input type="checkbox"/> \$20/Agency \$20
Georgia	<input type="checkbox"/> \$10	<input type="checkbox"/> \$10	Oklahoma	<input type="checkbox"/> \$40/Agency \$40	<input type="checkbox"/> \$40/Agency \$40
Hawaii	<input type="checkbox"/> No Fee	<input type="checkbox"/> No Fee	Oregon	<input type="checkbox"/> No Fee	<input type="checkbox"/> No Fee
Idaho	<input type="checkbox"/> No Fee	<input type="checkbox"/> No Fee	Pennsylvania	<input type="checkbox"/> \$15/Agency \$15	<input type="checkbox"/> \$15/Agency \$15
Illinois	<input type="checkbox"/> N/A	<input type="checkbox"/> N/A	Rhode Island	<input type="checkbox"/> N/A	<input type="checkbox"/> N/A
Indiana	<input type="checkbox"/> N/A	<input type="checkbox"/> N/A	South Carolina	<input type="checkbox"/> Fee Paid*	<input type="checkbox"/> Fee Paid*
Iowa	<input type="checkbox"/> No Fee	<input type="checkbox"/> No Fee	South Dakota	<input type="checkbox"/> \$10/Agency \$10	<input type="checkbox"/> \$20/Agency \$20
Kansas	<input type="checkbox"/> \$5/Agency \$5	<input type="checkbox"/> \$5/Agency \$5	Tennessee	<input type="checkbox"/> \$15	<input type="checkbox"/> \$15
Kentucky	<input type="checkbox"/> \$40/Agency \$100	<input type="checkbox"/> \$50/Agency \$120	Texas	<input type="checkbox"/> \$10/Agency \$10	<input type="checkbox"/> \$10/Agency \$10
Louisiana	<input type="checkbox"/> \$20/Agency \$20	<input type="checkbox"/> \$20/Agency \$20	Utah	<input type="checkbox"/> No Fee	<input type="checkbox"/> No Fee
Maine	<input type="checkbox"/> \$30/Agency \$30	<input type="checkbox"/> \$70/Agency \$70	Vermont	<input type="checkbox"/> \$60	<input type="checkbox"/> \$60
Maryland	<input type="checkbox"/> N/A	<input type="checkbox"/> N/A	Virginia	<input type="checkbox"/> \$12/Agency \$12	<input type="checkbox"/> \$12/Agency \$12
Massachusetts	<input type="checkbox"/> \$75/Agency \$75	<input type="checkbox"/> \$75/Agency \$75	Washington	<input type="checkbox"/> \$20/Agency \$20	<input type="checkbox"/> \$20/Agency \$20
Michigan	<input type="checkbox"/> \$5/Agency \$5	<input type="checkbox"/> \$5/Agency \$5	West Virginia	<input type="checkbox"/> \$25	<input type="checkbox"/> \$25
Minnesota	<input type="checkbox"/> \$10	<input type="checkbox"/> \$10	Wisconsin	<input type="checkbox"/> \$7	<input type="checkbox"/> \$24
Mississippi	<input type="checkbox"/> \$25	<input type="checkbox"/> \$25	Wyoming	<input type="checkbox"/> \$15/Agency \$15	<input type="checkbox"/> \$15/Agency \$15

* Fee paid by appointing insurance company.

** Add \$6 per Florida county.

PROFILE INFORMATION

1 How many new individual health applications did you personally write in the past 12 months with all companies combined -- excluding Short Term, Medicare Supplements, and Employer/Group policies? (Check one.)

- 0 1-3 4-7 8-11 12-20 21-50 51-100 101-200 201+

How many do you plan to write in the next year? (Check one.) More Same Less

2 What type of individual health plans do you personally write most often -- excluding Short Term, Medicare Supplements, and Employer/Group policies? (Check one.)

- Low Deductible Copay Plans** -- Plans with \$1,000 or lower deductible which include doctor office visit copays.
 High Deductible Copay Plans -- Plans with \$1,250 or higher deductible which include doctor office visit copays.
 Traditional Major Medical Plans -- Major medical plans that do not include doctor office visit copays.
 HSA Plans -- Plans that combine medical insurance with a tax-favored savings account.
 Hospital Surgical Plans -- Lower premium plans which primarily cover major hospital and surgical expenses.
 Other -- Please specify. _____

3 Please put the number 1 by the company you consider to be your primary source for your new individual health applications and a number 2 by your secondary company. Please mark 1 and 2 only.

- | | | | |
|--|--|---|---------------------------------------|
| <input type="checkbox"/> Aetna | <input type="checkbox"/> Anthem Blue Cross/
Blue Shield | <input type="checkbox"/> Golden Rule | <input type="checkbox"/> Pacific Care |
| <input type="checkbox"/> American Community | <input type="checkbox"/> Celtic | <input type="checkbox"/> Humana | <input type="checkbox"/> Unicare |
| <input type="checkbox"/> American Medical Security | <input type="checkbox"/> Fortis/Time/Assurant | <input type="checkbox"/> John Alden | <input type="checkbox"/> None |
| <input type="checkbox"/> American Republic | | <input type="checkbox"/> Medical Mutual | <input type="checkbox"/> Other _____ |

4 In the past 12 months, how many of the following products have you written?

- | | | |
|--------------------------------|--------------------------------|--------------------------------|
| Short Term Medical Plans | Medicare Supplements | Health Savings Accounts (HSAs) |
| <input type="checkbox"/> 0 | <input type="checkbox"/> 0 | <input type="checkbox"/> 0 |
| <input type="checkbox"/> 1-10 | <input type="checkbox"/> 1-10 | <input type="checkbox"/> 1-10 |
| <input type="checkbox"/> 11-50 | <input type="checkbox"/> 11-50 | <input type="checkbox"/> 11-50 |
| <input type="checkbox"/> 51+ | <input type="checkbox"/> 51+ | <input type="checkbox"/> 51+ |

5 Which company's individual short-term medical plan(s) do you write? Please mark 1 and 2 only.

- | | | | |
|--|---|------------------------------------|--------------------------------------|
| <input type="checkbox"/> American Community | <input type="checkbox"/> Celtic | <input type="checkbox"/> Healthnet | <input type="checkbox"/> None |
| <input type="checkbox"/> American Family | <input type="checkbox"/> Fortis/Time/Assurant | <input type="checkbox"/> Humana | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Anthem Blue Cross/
Blue Shield | <input type="checkbox"/> Golden Rule | <input type="checkbox"/> Trustmark | |
| | <input type="checkbox"/> GradMed | | |

6 Which company's Medicare supplement plan(s) do you write? Please mark 1 and 2 only.

- | | | | |
|--|---|--|--------------------------------------|
| <input type="checkbox"/> Anthem Blue Cross/
Blue Shield | <input type="checkbox"/> Continental Life | <input type="checkbox"/> Mutual of Omaha | <input type="checkbox"/> Unicare |
| | <input type="checkbox"/> Golden Rule | <input type="checkbox"/> Standard Life | <input type="checkbox"/> Other _____ |

Mar 20 2006 03:01:19 pm