

AGENCY INFORMATION

1. MGA/Sales Team Name: 723 RSD SALES TEAM

2. RA Name: E BROKER CENTER INC

MGA/Sales Team Business No. (877) 685-1500

RA Business No. (888) 290-9060

Nickname (Optional):

5. Date of Birth: 04/03/1990

INDIVIDUAL AGENT INFORMATION

3. Agent's Name (Full legal name): KATHLEEN LUNA

4. Social Security Number: XXX-XX-6353

6. National Producer No. 17815605

7. Resident Address:

Address Line 1: 1157 E HOLLYVALE ST

Address Line 2: #14 City: AZUSA

County: LOS ANGELES

Zip: 91702

State: CA

Phone:

8. Business Address:

Address Line 1: 1863 ROCK LANE

Address Line 2:

City: LA VERNE
State: CA
Zip: 91750
Phone: (415) 629-4784

Fax:

E-Mail: LUNA.KALEO90@GMAIL.COM

9. License Requirements: We require that you hold an active personal health and life license for your resident state and each non-resident state in which you intend to

operate. Fees associated with these appointments will be charged to you where permitted. Below are the states which you have selected to get appointed.

Agent Appointments:

	Carrier	State	License Type	License Class
ŀ	ГІС	CA	Individual	Agent

E & O Information Section:

	E&O Carrier	Effective Date	Expiration Date	Certification No.	Coverage Amount(\$)
NAF	PA	11/01/2015	11/01/2016	FNO0001531-TX-03-00	

Background Questionnaire:

- 10. In the past 3 years, have you ever had a professional license refused, revoked, suspended; or, has disciplinary action been taken against you by a regulatory agency? No
- 11. Are you currently indebted to any insurance company or agency, or is there any dispute regarding your insurance accounts? No
- 12. Have you ever plead guilty or no contest or been convicted of any violation of law other than minor traffic violations? No

Agent Name: KATHLEEN LUNA

Sales Team/ MGA Name: 723 RSD SALES TEAM

RA's Name: E BROKER CENTER INC

RA's Number: AA0494074

Product & Compensation Authorization:

Following are the products you are authorized to sell. You, the GA and MGA, must be appointed in the same states where required by state law.

Product Authority:

Product Type	Product
Assurant Supplemental Coverage	ALL

SSN. XXX-XX-6353

Sales Team/ MGA Agent Number: AA0000115

Annualization:

Channel	Role	Product Type	Advance Months	Limit(\$)
Regional Sales Director	Writing Agent	Assurant Supplemental Coverage	9	1000.00

Options:

Channel	Role	Product Type	Product	Duration	Option Value
Regional Sales Director	Writing Agent	Assurant Supplemental Coverage	ASC	First Year	AS-J
Regional Sales Director	Writing Agent	Assurant Supplemental Coverage	ASC	Renewal	AS-J

CREDIT CARD AUTHORIZATION

This form authorizes Assurant Health to charge your credit card for the amount listed below.

By selecting "I agree" I authorize these fees to be charged to my Credit Card.

Total to be charged: \$ 29.00

Name as it appears on credit card: Sean McCloskey

Para informacion en espanol, visite http://www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

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 http://www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

- 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 identity 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, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See http://www.consumerfinance.gov/learnmore 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 http://www.consumerfinance.gov/learnmore 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 http://www.consumerfinance.gov/learnmore
- 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 1-888-567-8688.
- 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 http://www.consumerfinance.gov/learnmore

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. For information about your federal rights, contact:

TYPE OF BUSINESS	CONTACT
	a. Bureau of Consumer Financial Protection
1.a. Banks, savings associations, and credit unions with total assets of over \$10	1700 G Street NW
billion and their affiliates.	Washington, DC 20006
b. Such affiliates that are not banks, savings associations, or credit unions also	b. Federal Trade Commission: Consumer Response Center - FCRA
should list, in addition to the Bureau:	Washington, DC 20580
	(877) 382-4357
2. To the extent not included in item 1 above:	a. Office of the Comptroller of the Currency
a. National banks, federal savings associations, and federal branches and federal	Customer Assistance Group
agencies of foreign banks	1301 McKinney Street, Suite 3450
	Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal	b. Federal Reserve Consumer Help Center
branches, federal agencies, and insured state branches of foreign banks),	P.O. Box 1200
commercial lending companies owned or controlled by foreign banks, and	Minneapolis, MN 55480
organizations operating under section 25 or 25A of the Federal Reserve Act	
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured	c. FDIC Consumer Response Center
state savings associations	1100 Walnut Street, Box #11
	Kansas City, MO 64106
d. Federal Credit Unions	
	d. National Credit Union Administration Office of Consumer Protection (OCP)
	Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria,
	VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings
	Department of Transportation
	400 Seventh Street SW
	Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board
	Department of Transportation
	1925 K Street NW
	Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access
	United States Small Business Administration
	406 Third Street, SW, 8th Floor
	Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission
	100 F St NE
	Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit	Farm Credit Administration
Banks, and Production Credit Associations	1501 Farm Credit Drive
	McLean, VA 22102-5090

TYPE OF BUSINESS	CONTACT
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or
	Federal Trade Commission: Consumer Response Center - FCRA
	Washington, DC
	20580 (877) 382-4357

Additional Information about the Fair Credit Reporting Act

The Summary of Your Rights provided above does not reflect certain amendments contained in the Consumer Reporting Employment Clarification Act of 1998. The following additional information may be important for you:

- Conviction of a crime can be reported regardless of when the conviction occurred.
- If you apply for a job that is covered by the Department of Transportation's authority to establish qualifications and the maximum hours for that job and you apply by mail, telephone, computer, or other similar means, your consent to a consumer report may validly be obtained orally, in writing, or electronically. If an adverse action is taken against you because of a consumer report for which you gave your consent over the telephone, computer, or similar means, you may be informed of the adverse action and the name, address and phone number of the consumer reporting agency, orally, in writing, or electronically.

AUTHENTICATION

Taxpayer Identification: Internal Revenue Code Section 6109 requires us to obtain your correct Federal Taxpayer Identification Number (TIN). This information is required so that payments can be accurately reported to you on Form 1099-MISC. Failure to provide us with correct information may subject your account to backup withholding. If this occurs, we must withhold and pay to the Internal Revenue Service 31% of certain payments made to your account.

I represent that the answers given in this application are true and correct to the best of my knowledge and belief. I understand that any misrepresentations or misstatements may result in immediate cancellation of this appointment and the accompanying sales agreement. I grant full authorization to Assurant Health and affiliated companies to communicate with me via fax, e-mail or any other electronic means at the numbers/address I have provided herein or at any number/address I subsequently provide to Assurant Health. I understand that such communications may qualify as advertisements under federal, state or local law and I consent to receive such advertisements. This authorization and permission shall remain effective until withdrawn by me in writing and received by Assurant Health.

KATHLEEN LUNA	01/19/2016	E BROKER CENTER INC	
Agent's Signature	Date	Reporting Authority's Signature	