

ABOUT YOU

Agent Information (contest applicant):

Please type or print clearly.



Name _____ Title _____

Agency Name _____

Address _____

City _____ State _____ Zip _____

Telephone _____ Fax _____ Email _____

State(s) in which licensed: _____ Primary Company (if any): _____

How long have you been in insurance sales? _____ years

Professional Designation(s), please circle: CLU, ChFC, CFP, FLMI, HIA, LUTCF, REBC, RHU, CSA, CASL, CPCU, Other: _____

Are you a member of a professional insurance agent or financial planning association(s)? ☐ Yes ☐ No

If yes, please circle: AALU, AHIA, GAMA Intl., IIABA, LUTC, MDRT, NAHU, NAIFA, PIA, SFSF, FPA, Other: _____

YOUR STORY

1. What category of insurance is your story?

(See rules on reverse of this form.)

☐ Life Insurance

Which of the following does your story involve?

☐ Death Benefits ☐ Living Needs Benefits ☐ Business Continuation

(Top 3 stories will be chosen from this category.)

☐ Disability, Long-Term Care or Health Insurance

Which of the following does your story involve?

☐ Disability ☐ Long-Term Care ☐ Health

(1 story will be chosen from this category.)

2. To protect the client's privacy, please provide only first name, city and state.

Client's First Name: _____

Client's City: _____ State: _____

Please indicate your and your client's race/ethnicity (optional):

☐ African American/Black☐ Asian American☐ Asian/Indian Subcontinent☐ Hispanic/Latino/Mexican American☐ Native American/Alaskan Native☐ Native Hawaiian/Pacific Islander☐ White/Caucasian

3. Year the event took place: _____

(Only events that benefited clients from Jan. 1, 1997, or later are eligible.)

4. Which of the following financial products did your client have:

☐ Life ☐ Disability income ☐ Annuities☐ Health ☐ Long-term care☐ Other (Please list.): _____

5. From which company(ies) was the policy(ies) that benefited your client purchased?

6. How long was the policy(ies) that benefited your client in effect? _____ years

7. Briefly describe how your client used the money from his/her policy(ies).

8. Has this story ever appeared in a national consumer publication?

☐ Yes ☐ No

9. The event that benefited my client/beneficiary transpired after Jan. 1, 1997.

☐ Yes ☐ No

10. Did this insurance sale require you to convince your client his/her insurance needs were more immediate than a competing investment need?

☐ Yes ☐ No

If yes, please explain: _____

11. How did you first learn about this year's realLIFEstories Client Service Award program?

☐ Direct mail☐ Company☐ Agency☐ Local or state association☐ Other (Please list.): _____☐ Email

Essay: On a separate sheet, please attach an essay of no more than 600 words describing your client's realLIFEstory. Entries will be judged primarily on the compelling nature of the stories and how well they demonstrate the role and value of life, disability income, long-term care or health insurance. Exceptional efforts on the part of the agent will also be an important criterion. If chosen, your story will be rewritten by a professional Newsweek writer for publication. Please make sure your name appears on each attached sheet.

☐ I certify that all information submitted is accurate to the best of my knowledge.

Signature _____

Date _____

Application Instructions and Contest Rules

AWARD DESCRIPTION: The realLIFEstories Client Service Award, presented through the joint efforts of Newsweek, Inc., and the Life and Health Insurance Foundation for Education (LIFE), is just one part of LIFE's multifaceted public education program designed to better inform consumers about the role and value of life, health, disability income, and long-term care insurance within a sound financial plan. Four realLIFEstories will be selected that best illustrate how the benefits of life, disability income or long-term care insurance helped clients get through very difficult financial times. These stories will be chosen from the following categories:

1. Life Insurance: *(Top 3 stories will be chosen from this category.)*

The story should pertain to the real-life experience of a family and/or business whose financial situation was aided by the death benefits and/or by the cash values or accelerated death benefits provided through the policy(ies) involved.

2. Disability, Long-Term Care or Health Insurance: *(1 story will be chosen from this category.)*

The story should pertain to the real-life experience of an individual who became disabled or ill or who required long-term care services, but who, through the coverage provided, is financially able to maintain his/her quality of life.

ELIGIBILITY: All full-time, licensed life and health insurance agents and brokers in the United States are eligible to participate in the realLIFEstories Client Service Award program. The employees of Newsweek, Inc. and LIFE, their board members, their advertising and promotion agencies, other contractors, and the immediate families of each shall not be eligible.

HOW TO ENTER: To submit an entry, you can either fill out this form and return it with a written essay or you can submit your application and story via the Internet by visiting us at: www.life-line.org/reallife. Anyone who submits an entry on or before the submission deadline will receive written notification several weeks later that their entry was received. There is no cost to enter.

JUDGING: Chosen stories will be selected by an independent panel of judges. The panel may include academics, journalists, regulators, consumer advocates and business leaders, all of whom are involved in, and/or are knowledgeable about, the insurance industry. The judging will take place on or about April 27, 2007. Shortly thereafter, recipients will be notified by telephone and mail. Only recipients will be notified around that time. All others will receive a mailing several months later, after the realLIFEstories special section has appeared in Newsweek, informing them of which stories were chosen by the panel of judges. The decisions, based on judging, background checks, and availability to participate in realLIFEstories activities, will be final and binding.

PRIZES: Each of the four recipients will have their story published in a *Newsweek* magazine special advertising section sponsored by LIFE in the fall of 2007. Recipients and a guest will also receive an all-expenses-paid trip to Washington, D.C., September 7-10, 2007, and be recognized at an awards banquet on September 9, 2007. The clients of the winning agents, along with one guest, will also receive an all-expenses-paid trip to Washington, D.C. Recipients and their clients are responsible for all federal, state and local taxes on the trip.

RULES: The essay portion of all entries must be original. The essay must not have been previously published in a national consumer publication or have won an award and must concern an event that happened between January 1, 1997 and January 1, 2007. The same story cannot be submitted for consideration for more than three years. LIFE reserves the right to edit essays for length and style. The clients and all others depicted in the chosen realLIFEstories will be required to sign consent and release forms allowing their full names and stories to be publicized without further compensation, unless prohibited by law. Recipients also will be required to sign a liability release and affidavit of eligibility. If an agent does not provide LIFE and Newsweek, Inc., with the necessary consent and release forms within ten (10) business days following notification of having been chosen, an alternate recipient will be selected. All submissions become the property of LIFE and will not be returned. The sponsors of the contest are not responsible for lost, late, damaged, postage-due or illegible entries. Incomplete, illegible, mutilated or improperly transmitted entries will be deemed null and void. LIFE also reserves the right to publicize stories not selected in national, regional and local media outlets at its sole discretion. For a list of award recipients, please send a written request and a stamped, self-addressed envelope to the address listed below:

realLIFEstories Client Service Award

c/o LIFE, 2175 K Street NW, Suite 250
Washington, DC 20037

Any questions, please contact Dulaney Wible at dwible@lifefdn.org or (202) 464-5000 x106.

DEADLINE: Entries must be received by March 30, 2007.