

# Gear Up to Get Contracted!

Getting Appointed has never been easier using **nomoreforms!**

Before you begin, you will want your bank account information for direct deposit.

## Step 1.\*

Click on this link:

[https://www.ainsight.com/nomoreforms/logon?type=client\\_nonins&clientCode=RNIC](https://www.ainsight.com/nomoreforms/logon?type=client_nonins&clientCode=RNIC)

## Step 2.

Login using your name exactly how it appears on your state license. (If you have used **nomoreforms** previously, you will need to log on as a Returning User).

**Enter your personal name and social security information, not a company name or TIN.**

- Enter your social security number (without dashes or spaces).
- Create a password (3-12 characters), then confirm your password.
- Enter your Client Package Code in CAPITAL LETTERS.  
**Your Client Package Code is:**

**IASCCCEV**

This code is confidential and is to be used exclusively for your application. It should not be shared.

- Click on “Lagon To nomoreforms” button.

## Step 3.

The application form requests the name of your Recruiter. Please complete that field with the following name:

**Schneider & Tearman - A3801**

## Step 4.

Once all the forms are completed, click on the “Submit Forms” button. You must click on submit to process your application. You will receive a confirmation number. If you do not receive this number, your application has not been submitted.

## Next Steps:

Watch your email for a confirmation from us that will contain important information regarding the contracting process.

**If you have any questions please contact Legacy.**

For technical assistance, please call **nomoreforms** direct at 1-800-686-8279 (8:00 a.m. — 7:00 p.m. EST)

**Kemper Senior Solutions**

**EXHIBIT A  
 GENERAL AGENT AGREEMENT**

**SCHEDULE OF COMMISSIONS**

This Schedule of Commissions is part of the General Agent Agreement (“GA Agreement”) and is subject to all the terms and conditions thereof and any special incentives that the Company may offer, in its sole discretion, from time to time. Additionally, the payment and amount of all commissions and any notice requirements are subject to and may be limited by applicable law. For purposes of the Agreement and this Schedule of Commissions, net premiums, net initial premiums or net renewal premiums are defined as the applicable gross premiums received and collected by the Company in cash less any amounts returned to an insured.

Company may, at any time, in its sole discretion, exercise the following rights, subject to, where it is reasonable and where Company is not otherwise limited by applicable law, and subject to Company providing thirty (30) days advance written notice to GA:

- (a) Change, amend or adopt rules and practices from time to time establishing:
  - i. First year commissions and renewal commissions for all Policies, whether or not listed in this Schedule of Commissions, including but not limited to, changing, withdrawing, amending or altering such Schedule of Commissions;
  - ii. Commissions on any new policy, which in the judgment of Company is a changed policy, taking the place of a terminated policy issued by Company;
  - iii. Commissions on conversions; and
  - iv. Commissions on reinstated policies.
- (b) To withdraw the future issuance of any Policy;
- (c) To add any additional policy(ies) to List of Policies below;
- (d) To withdraw from any territory;
- (e) To modify or change its premium rates; and
- (f) To adopt rules and practices from time to time relating to any matter not otherwise provided in The General Agent Agreement

**List of Policies [subject to policies being approved for issuance in state(s) where GA is appointed]:**

**Home Health Care Indemnity – Form HHC-95**

**Whole Life – Form MWL-97**

Mode	Health Commission Payable	Life Commission Payable *
All modes	Initial Commission: 40% of net initial premium	Initial Commission: 40% of net initial premium
All modes	Renewal Commission: 5% of net renewal premium	Renewal Commission - Years 2-10: 3.75% of net renewal premium Renewal Commission - Years 11+: .25% of net renewal premium

**SALES TERRITORY:** States where the Company appoints the General Agent

\* Initial commission for Form MWL-97 Life policy is subject to 100% chargeback if a death benefit claim occurs during months 1 through 6 following policy effective date, or subject to 75% chargeback of initial commission if a death benefit claim occurs during months 7 through 12 following policy effective date.



## Approved Products List

As of: April 1, 2013

STATE	Guaranteed Issue Whole Life	Home Health Care	Combo Application
Alabama	Approved	Approved	Approved
Arizona	Approved	Approved	Approved
Arkansas	Approved	Approved	Approved
Colorado	Approved	Approved	Approved
Florida	Approved	Pending	Pending
Georgia	Approved	Pending	Pending
Idaho	Approved	Approved	Pending
Illinois	Approved	Approved	Approved
Indiana	Approved	Approved	Approved
Iowa	Approved	Approved	Approved
Kansas	Approved	Approved	Approved
Kentucky	Approved	Approved	Approved
Louisiana	Approved	Pending	Pending
Michigan	Approved	Approved	Approved
Mississippi	Approved	Approved	Approved
Missouri	Approved	Approved	Pending
Montana	Pending	Pending	Pending
Nebraska	Approved	Approved	Approved
Nevada	Approved	Pending	Pending
New Mexico	Approved	Approved	Approved
North Carolina	Approved	Approved	Approved
Ohio	Approved	Approved	Approved
Oklahoma	Approved	Approved	Approved
Oregon	Approved	Pending	Pending
Pennsylvania	Approved	Pending	Pending
South Carolina	Approved	Approved	Approved
South Dakota	Approved	Approved	Approved
Tennessee	Approved	Approved	Approved
Texas	Approved	Pending	Pending
Utah	Approved	Pending	Pending
Virginia	Approved	Approved	Approved
Washington	Approved	Pending	Pending
West Virginia	Approved	Approved	Pending- use separate application
Wisconsin	Approved	Pending	Pending
Wyoming	Approved	Approved	Approved

**NOTE:** The approved states in **RED** are recently approved

Insurance Benefits Provided by **Reserve National Insurance Company**

A **Kemper Life & Health Company**