



Agent Demographic Great Western Insurance Company

3434 Washington Blvd. Ste. 100 • Ogden, UT 84401 • (866) 252-5594

Retain a copy of this form for your records. A copy will not be returned to you with the signature page of the Agreement.

*Applying as Individual Producer (Default) Entity OR Both

*INDIVIDUAL PRODUCER												
First Name	Middle Name	Last Name										
Street Address	City	ST	Zip Code									
State License Number	Date of Birth (mm/dd/yyyy)	Social Security Number										
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Email (Required)											
Cell Phone Number	Office Phone Number	Fax Number										
*ENTITY												
Agency Name			Tax ID Number									
Street Address	City	ST	Zip Code									
Email (Required)												
Cell Phone Number	Office Phone Number	Fax Number										
BACKGROUND (Please explain, including dates, any "yes" answers on a separate sheet)												
1) Complaint filed against you with an Insurance Department	<input type="checkbox"/> Yes, State: _____	<input type="checkbox"/> No										
2) Felony conviction or violation of 18 U.S.C. § 1033	<input type="checkbox"/> Yes	<input type="checkbox"/> No										
3) Filed Bankruptcy	<input type="checkbox"/> Yes	<input type="checkbox"/> No										
4) Indebted to any Insurance Company / Agency / Manager	<input type="checkbox"/> Yes	<input type="checkbox"/> No										
DIRECT DEPOSIT (Please complete the information below)												
Financial Institution Name (Bank Name) _____												
<input type="checkbox"/> Checking <input type="checkbox"/> Savings (Contact your bank to verify EFT is allowed)												
Routing Number (lower left corner of check)		Bank Account Number (lower left middle of check)										
<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> </table>						<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> </table>						
(Attach copy of voided check)												
Commission payment (Default is Daily): <input type="checkbox"/> Daily <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly												

If you completed both the Individual Agent and Entity sections of the Agent Demographic, then there must be a signature in both of the areas below.

Individual Producer Name (Printed)

Last Four Digits of Social Security Number

Entity Authorized Name (Printed)

Last Four Digits of Employer Identification Number

X _____
Individual Producer and/or Entity Authorized Signature

Signed on (mm/dd/yyyy)

ACKNOWLEDGMENT OF SECTION 7 GUARANTY

I hereby agree to and accept the terms of Section 7 of the Agreement and further agree that all terms of this Agreement are fully enforceable.

X _____
Guarantor Signature

Signed on (mm/dd/yyyy)

Guarantor Name (Printed)

Guarantor Address

OFFICIAL GWIC OFFICE USE ONLY

Authorized Signature

Signed on (mm/dd/yyyy)



PO Box 9160
Ogden, UT 84401
www.gwic.com
Toll-Free 1-866-252-5594

Producer Training Guide to Anti-Money Laundering Requirements under the USA Patriot Act

The Patriot Act: What Is It?

The USA Patriot Act was enacted to better protect the financial system from potential abuse by criminals and terrorists. Generally, the Act requires the Department of the Treasury to set standards for anti-money laundering (AML) programs. These standards were developed by the Financial Crimes Enforcement Network (FinCEN), the agency under the Department of the Treasury responsible for safeguarding the financial system from the abuses of financial crime. The regulations developed by FinCEN require insurance companies to establish AML programs meeting certain requirements, including the reporting of suspicious transactions. In issuing the regulations, FinCEN specifically noted that insurance agents and brokers ("producers") are expected to play an important role in a financial institution's AML program.

What Is Money Laundering?

Money Laundering is generally defined as the process of using various techniques to move illegally acquired cash through financial systems so that it appears to be legally acquired cash. The goal of a money laundering operation is usually to hide either the source or the destination of the money. The money laundering process is comprised of 3 overlapping phases:

Placement: this is the physical disposal of cash into the financial system. The simplest example is making a bank account deposit.

Layering: this involves carrying out complex financial transactions to camouflage the illegal source of the cash.

Integration: this is the final stage whereby the money is placed back into circulation in an apparent legitimate form.

What Is Terrorist Financing?

Terrorist activity financing may involve funds raised from legitimate sources to fund illegal activities. Because the transactions are often lawfully obtained and tend to be in smaller amounts than those associated with money laundering, they are generally more difficult to identify. However, many of the Red Flags for money laundering are the same as those for terrorist financing and will also help you discover this type of illegal activity.

What Products Are Affected by AML Laws?

FinCEN has identified the following categories of "covered products" that present risk for money laundering. These covered products include the following:

- A permanent life insurance policy, other than a group life insurance policy;
- An annuity contract, other than a group annuity contract; or
- Any other insurance product with features of cash value or investment

Term life insurance, health insurance, and other types of non-cash value products are excluded from the AML regulations.

What Are "Red Flags"?

You must notify the AML Compliance Officer if you detect any money laundering Red Flag activities so the Company can investigate and determine whether a suspicious activity report must be filed with the government. Examples of Red Flags include the following:

- Multiple accounts sharing a beneficiary
- Failure to properly identify the owner
- The insurance product purchase appears to be inconsistent with the customer's needs
- The purchase or funding of a product appears to exceed a customer's known income or liquid net worth
- Any attempted unusual method of payment, particularly by cash or cash equivalents, such as money orders or cashier's checks
- Payment of a large amount broken into small amounts to avoid mandatory reporting thresholds
- Customer shows little or no concern for the investment performance of the product, but much concern about the early termination features of the product
- Reluctance from a customer to provide identifying information or providing minimal or seemingly fictitious information
- Designation of benefits to an unrelated third party

- The customer requests early termination of an insurance product, especially at a cost to the customer, or where cash was tendered and/or the refund check is directed to an apparently unrelated third party
- The transfer of the benefit to an unrelated third party
- The borrowing of the maximum amount available soon after purchasing the product

What Are My Responsibilities as a Producer?

As a producer, you play an important role in discovering whether money is coming from an illegal source. Your direct contact with the customer places you in a unique position to gather information and detect suspicious activity using Red Flags. In fact, in the preamble of the regulations, FinCEN states, "insurance agents and brokers are an integral part of the insurance industry due to their contact with customers. Insurance agents and brokers typically are involved in sales operations and are therefore in direct contact with customers. As a result, the agent or broker will often be in a critical position of knowledge as to the source of investment assets, the nature of the client and the objectives for which the insurance products are being purchased."

As a producer selling covered products, you are responsible for the following:

1. Obtaining and providing complete and accurate information in all applications and other documentation required for issuance of a covered product or a transaction involving a covered product, which includes, but is not limited to, the following:
 - a. Name
 - b. Tax Identification Number / Social Security Number
 - c. Address
 - d. Date of Birth
2. Verifying the customer's identity and notifying the AML Compliance Officer if a customer, when requested, refuses to provide information or provides false or misleading information. In order to verify a customer's identity, you should:
 - a. Request an unexpired, government-issued form of identification bearing a photograph, such as a driver's license, US passport, state photo ID, or resident alien identification card;
 - b. Confirm that the photograph matches the customer; and
 - c. Confirm address, date of birth, and other personal information; and
 - d. Record the customer's identifying information on the application as it appears on the customer's identification.
3. Communicating restrictions to clients on acceptable payment prior to accepting payment, returning any unacceptable form of payment immediately, and notifying the AML Compliance Officer regarding any difficulties encountered. Please remember that Great Western Insurance Company cannot accept cash for premium payments. Refer to the Agent Field Manual for further discussion of restrictions to payment methods.
4. Immediately notifying the AML Compliance Officer of the presence of any Red Flags at the time of application or during any interaction with clients.
5. Maintaining an accurate record of information collected to identify a customer and the methods used to resolve any concerns about the documentation.
6. Cooperating with the AML Compliance Officer in performing any investigations necessitated by the presence of any Red Flags that may arise concerning a covered product.

How Do I Notify the AML Compliance Officer?

If you detect or are concerned about a Red Flag event, you should contact the AML Compliance Officer at 1-800-773-5454, extension 2364. If you are unsure if an event qualifies as a Red Flag event, you should contact the AML Compliance Officer.

I certify that I have read and understand this Producer's Training Guide to Anti-Money Laundering. I understand that under the Treasury Department and its Financial Crimes Enforcement Network (FinCEN) have issued regulations requiring insurance companies to establish AML programs meeting certain requirements as well as report suspicious transactions, and that as an insurance agent, I am expected and agree to comply with these requirements.

Agent Signature

Agent Number

Date

Request for Taxpayer Identification Number and Certification

**Give Form to the
requester. Do not
send to the IRS.**

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

Print or type.
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ▶ _____ <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>
5 Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
6 City, state, and ZIP code	
7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number					
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; border: 1px solid black; height: 20px;"></td> <td style="width: 5%; border: 1px solid black; text-align: center;">-</td> <td style="width: 25%; border: 1px solid black; height: 20px;"></td> <td style="width: 5%; border: 1px solid black; text-align: center;">-</td> <td style="width: 40%; border: 1px solid black; height: 20px;"></td> </tr> </table>		-		-	
	-		-		
or					
Employer identification number					
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; border: 1px solid black; height: 20px;"></td> <td style="width: 5%; border: 1px solid black; text-align: center;">-</td> <td style="width: 70%; border: 1px solid black; height: 20px;"></td> </tr> </table>		-			
	-				

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ▶	Date ▶
------------------	----------------------------	--------

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.