



**BEST VALUE
INSURANCE
AGENCY, INC.**

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MEMORANDUM

To: _____ (hereinafter referred to as the “Agent”)
From: Best Value Insurance Agency, Inc. (hereinafter referred to as the “Company”)
Subject: BVIA Group Insurance Product Marketing
Date: Friday, October 13, 2006

The agent will agree to pay the company 50% of the agent level commissions on group coverage for insurance products written on groups that have been referred to the agent by the company.

Vesting will be shared as the agent’s group contracts extend to the agent, and will be paid for the duration of the existing account.

Brokerage General Agent
Best Value Insurance Agency Inc.

Agent Signature
_____/_____/_____
Date



**HEALTH • LIFE • SENIOR PRODUCTS
ANNUITIES • RETIREMENT ACCOUNTS**

