

## Simple Instructions for Contracting with TOPO Insurance Group

We appreciate your consideration in allowing TOPO Insurance Group to address your Life and Annuity needs. We are excited to have you onboard with TOPO and look forward to being able to service you. In order to process your licensing request, simply complete the following licensing questionnaire. The questionnaire information will be submitted through our online licensing system.

Once the questionnaire has been completed, you will also need to complete and sign the Signature Page, Disclosure Release, and EFT Authorization. Signing and submitting the Signature Disclosure authorizes TOPO Insurance Group to submit your information through our online licensing program. Signing the EFT Authorization allows for carriers to direct deposit your commissions. **Please submit the following documents to our office:**

- **The Licensing Questionnaire**
- **Signed Signature Page**
- **Signed EFT Authorization Page** (be sure to affix a copy of a voided check to this page)
- **A copy of your current E&O coverage**
- **A copy of your current Anti-Money Laundering certificate**
  - NOTE: If you do not have an Anti-Money Laundering certificate use this link to learn more.  
<https://aml.limra.com/LimraLogin.aspx>

### **Top Make Carrier Appointment Requests**

Notify Mabel Solomone Peak via phone or email... with your carrier choice one week prior to your sale. We will have your information saved on file, allowing us to submit and complete your appointment in a timely manner. Carriers allow an average of 15 days to get you appointed in your state. Therefore please do not hold applications; date applications current.

These documents may be faxed to:

**(208) 359-1417**

**Attn: TOPO - Contracting**

or emailed to:

**[contracting@topoinsurancegroup.com](mailto:contracting@topoinsurancegroup.com)**

For questions regarding the completion of this packet please contact TOPO Contracting at (208) 656-0322.

# Agent Contracting Submission Coversheet

FROM: \_\_\_\_\_ OFFICE: \_\_\_\_\_

PHONE: \_\_\_\_\_ EMAIL: \_\_\_\_\_

MANAGER/RECRUITER: \_\_\_\_\_

AGENT NAME: \_\_\_\_\_

AGENT LEVEL: \_\_\_\_\_ NEW BUSINESS (yes or no): \_\_\_\_\_

APPLICANT: \_\_\_\_\_ APPLICANT: \_\_\_\_\_

CARRIER(S): \_\_\_\_\_

## **ATTACHMENT(S)**

SureLC Contracting Kit - The Lcensing Questionnaire.

- Signed Signature Page
- Signed EFT Authorization Page (besure to affix copy of a voided check to this page)
- A copy of your current E&O Coverage
- A copy of your current Anti-Money Laundering training certificate

E-Mail or fax to Mabel Solomone Peak at **contracting@topoinsurancegroup.com**  
or **(208) 359-1417**

## CONTRACTING PACKET

Social Security #: \_\_\_\_\_ Gender: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Where were you born? City: \_\_\_\_\_ State: \_\_\_\_\_ County: \_\_\_\_\_

Email: \_\_\_\_\_ Resident Insurance Lic. & State: \_\_\_\_\_

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ MI: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Cell: \_\_\_\_\_

Title: \_\_\_\_\_ Marital Status: \_\_\_\_\_ Maiden Name: \_\_\_\_\_

Driver's Lic. #: \_\_\_\_\_ DL State: \_\_\_\_\_

**Residential Address (No PO Boxes)** \_\_\_\_\_ Start Date: \_\_\_\_\_

Line 1: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Mailing Address (No PO Boxes)** \_\_\_\_\_ Start Date: \_\_\_\_\_

Line 1: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Doing Business As:**  Individual  Business Entity  Solicitor/LOA

If DBA Solicitor/LOA, list who you are assigning commissions to: \_\_\_\_\_

**Complete the following only if DBA a Business Entity  
ONLY COMPLETE IF YOUR BUSINESS ENTITY HAS A STATE INSURANCER LICENSE AND E&O**

EIN: \_\_\_\_\_ Business Name: \_\_\_\_\_ Website: \_\_\_\_\_

Your Title: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Principal Name: \_\_\_\_\_ Principal Title: \_\_\_\_\_ Email: \_\_\_\_\_

**Company Type:**  C Corporation  S Corporation  Partnership  LLC  LLP

Does your firm have E&O?  NO  YES (please include declaration page)

**Corporate Address (No PO Boxes)** \_\_\_\_\_ Start Date: \_\_\_\_\_

Line 1: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

## Legal Questions for Contracting and Appointment Requests

Please answer the following questions. If you answer YES to any question, be sure to provide a full, detailed explanation including specific dates.

Name: \_\_\_\_\_

1	Have you ever been charged or convicted of or plead guilty or no contest to any Felony, Misdemeanor, federal/state insurance and/or securities or investments regulations or statutes? Have you ever been on probation?	<input type="checkbox"/> Y	<input type="checkbox"/> N
1A	Have you ever been convicted of or plead guilty or no contest to any Felony?	<input type="checkbox"/> Y	<input type="checkbox"/> N
1B	Have you ever been convicted of or plead guilty or no contest to any Misdemeanor?	<input type="checkbox"/> Y	<input type="checkbox"/> N
1C	Have you ever been convicted of or plead guilty or no contest to a violation of federal or state securities or investment related regulations?	<input type="checkbox"/> Y	<input type="checkbox"/> N
1D	Have you ever been convicted of or plead guilty or no contest to a violation of state insurance department regulation or statutes?	<input type="checkbox"/> Y	<input type="checkbox"/> N
1E	Has any foreign government, court, regulatory agency, or exchange ever entered an order against you related to investments or fraud?	<input type="checkbox"/> Y	<input type="checkbox"/> N
1F	Have you ever been charged with a Felony?	<input type="checkbox"/> Y	<input type="checkbox"/> N
1G	Have you ever been charged with a Misdemeanor?	<input type="checkbox"/> Y	<input type="checkbox"/> N
1H	Have you ever been on probation?	<input type="checkbox"/> Y	<input type="checkbox"/> N
2	Have you ever been or are you currently being investigated, have any pending indictment, lawsuits, or have you ever been in a lawsuit with an insurance company?	<input type="checkbox"/> Y	<input type="checkbox"/> N
2A	Are you currently under investigation by any legal or regulatory authority?	<input type="checkbox"/> Y	<input type="checkbox"/> N
2B	Have you been under investigation by any insurance company?	<input type="checkbox"/> Y	<input type="checkbox"/> N
2C	Have you ever been or are you currently involved in any pending indictments, lawsuits, civil judgments or other legal proceedings (civil or criminal)(you may omit family	<input type="checkbox"/> Y	<input type="checkbox"/> N
2D	Have you ever been named as a defendant or codefendant in a lawsuit, or have you ever sued or been sued by an insurance company?	<input type="checkbox"/> Y	<input type="checkbox"/> N
3	Have you ever been alleged to have engaged in any fraud?	<input type="checkbox"/> Y	<input type="checkbox"/> N
4	Have you ever been found to have engaged in any fraud?	<input type="checkbox"/> Y	<input type="checkbox"/> N
5	Has any insurance or financial services company or broker-dealer terminated your contract or appointment or permitted you to resign for a reason other than lack of sales?	<input type="checkbox"/> Y	<input type="checkbox"/> N
5A	Were you fired because you were accused of violating insurance or investment related statutes, regulations, rules or industry standards of conduct?	<input type="checkbox"/> Y	<input type="checkbox"/> N
5B	Were you fired because you were accused of fraud or the wrongful taking of property?	<input type="checkbox"/> Y	<input type="checkbox"/> N
5C	Failure to supervise in connection with insurance or investment related statutes, regulations, rules or industry standards of conduct?	<input type="checkbox"/> Y	<input type="checkbox"/> N
6	Have you ever had an appointment with any insurance company denied or terminated for cause?	<input type="checkbox"/> Y	<input type="checkbox"/> N
7	Does any insurer, insured, or other person claim any commission chargeback or other indebtedness from you as a result of any insurance transactions or business?	<input type="checkbox"/> Y	<input type="checkbox"/> N

8	Has any lawsuit or claim ever been made against your surety company, or errors and omissions insurer, arising out of your sales or practices, or, have you been refused surety bonding or E&O coverage?	<input type="checkbox"/> Y	<input type="checkbox"/> N
8A	Has a bonding or surety company ever denied, paid on or revoked a bond for you? Or, have you ever had a claim filed against your surety company?	<input type="checkbox"/> Y	<input type="checkbox"/> N
8B	Has any Errors & Omissions (E&O) carrier ever denied, paid claims on or cancelled your coverage? Or, have you ever had a claim filed against your E&O carrier?	<input type="checkbox"/> Y	<input type="checkbox"/> N
9	Have you ever had an insurance or securities license denied, suspended, cancelled or revoked?	<input type="checkbox"/> Y	<input type="checkbox"/> N
10	Has any state or federal regulatory body found you to have been a cause of an investment - or insurance - related business having its authorization to do business denied, suspended, revoked, or restricted?	<input type="checkbox"/> Y	<input type="checkbox"/> N
11	Has any state or federal regulatory agency revoked or suspended your license as an attorney, accountant, or federal contractor?	<input type="checkbox"/> Y	<input type="checkbox"/> N
12	Has any state or federal regulatory agency found you to have made a false statement or omission or been dishonest, unfair, or unethical?	<input type="checkbox"/> Y	<input type="checkbox"/> N
13	Have you had any interruptions in licensing?	<input type="checkbox"/> Y	<input type="checkbox"/> N
14	Has any state, federal or self-regulatory agency filed a complaint against you, fined, sanctioned, censured, penalized or otherwise disciplined you for a violation of their regulations or state or federal statutes? Have you ever been the subject of a consumer initiated complaint?	<input type="checkbox"/> Y	<input type="checkbox"/> N
14A	Has any regulatory body ever sanctioned, censured, penalized or otherwise disciplined you?		
14B	Has any state, federal, or self-regulatory agency filed a complaint against you, fined or sanctioned you?	<input type="checkbox"/> Y	<input type="checkbox"/> N
14C	Have you ever been the subject of a consumer initiated complaint?	<input type="checkbox"/> Y	<input type="checkbox"/> N
15	Have you personally or any insurance or securities brokerage firm with whom you have been associated filed a bankruptcy petition or declared bankruptcy?	<input type="checkbox"/> Y	<input type="checkbox"/> N
15A	Have you personally filed a bankruptcy petition or declared bankruptcy?	<input type="checkbox"/> Y	<input type="checkbox"/> N
15B	Has any insurance or securities brokerage firm with whom you have been associated filed a bankruptcy petition or been declared bankrupt either during your association or within five years after termination of such association?	<input type="checkbox"/> Y	<input type="checkbox"/> N
15C	Is the bankruptcy pending?	<input type="checkbox"/> Y	<input type="checkbox"/> N
16	Are there any unsatisfied judgments, garnishments or liens against you?	<input type="checkbox"/> Y	<input type="checkbox"/> N
17	Are you connected in any way with a bank, savings & loan association, or other lending or financial institution?	<input type="checkbox"/> Y	<input type="checkbox"/> N
18	Have you ever used any other names or aliases?	<input type="checkbox"/> Y	<input type="checkbox"/> N
19	Do you have any unresolved matters pending with the Internal Revenue Service or other taxing authority?	<input type="checkbox"/> Y	<input type="checkbox"/> N
20	Are you delinquent in any personal or business financial obligations(including but not limited to deficit balances in fiduciary trust accounts) ?	<input type="checkbox"/> Y	<input type="checkbox"/> N
21	Do you have any collections or charged off debt items?	<input type="checkbox"/> Y	<input type="checkbox"/> N
22	Have you had any foreclosures in the last three years?	<input type="checkbox"/> Y	<input type="checkbox"/> N

**If you answered any questions YES, provide an explanation that includes dates, actions, and descriptions. Attach additional paper if necessary.**

I attest that the information I have provided is true to the best of my knowledge. I acknowledge that if any information changes, I will notify my agency office within 5 days of such change. Further, I understand that my agency may contact me when I need to answer carrier specific questions.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## LETTER OF EXPLANATION (Include dates and details)

Date of Action: \_\_\_\_\_

Action: \_\_\_\_\_

Reason: \_\_\_\_\_

Explanation: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date of Action: \_\_\_\_\_

Action: \_\_\_\_\_

Reason: \_\_\_\_\_

Explanation: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**NOTE:** Use additional paper if necessary

## LICENSES

**⚠ ALL TRAINING CERTIFICATES ARE REQUIRED BY ALL CARRIERS. ⚠**

AML Provider  LIMRA  NONE  OTHER Date completed: \_\_\_\_\_

If Other, Provide Certificate of Completion.

Are you a registered rep with FINRA?  Yes  No

If YES, Broker/Dealer Name: \_\_\_\_\_ CRD#: \_\_\_\_\_

## HISTORY

**NOTE:** Attach additional info if needed

### EMPLOYMENT - Please provide past 5 years of employment

From: \_\_\_\_\_ To: \_\_\_\_\_

Company: \_\_\_\_\_ Position: \_\_\_\_\_

Location: \_\_\_\_\_

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From: \_\_\_\_\_ To: \_\_\_\_\_

Company: \_\_\_\_\_ Position: \_\_\_\_\_

Location: \_\_\_\_\_

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From: \_\_\_\_\_ To: \_\_\_\_\_

Company: \_\_\_\_\_ Position: \_\_\_\_\_

Location: \_\_\_\_\_

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### ADDRESS HISTORY - Please provide past 5 years of address history

From: \_\_\_\_\_ To: \_\_\_\_\_

Line 1: \_\_\_\_\_ Line2: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

City & State not needed

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From: \_\_\_\_\_ To: \_\_\_\_\_

Line 1: \_\_\_\_\_ Line2: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

City & State not needed

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From: \_\_\_\_\_ To: \_\_\_\_\_

Line 1: \_\_\_\_\_ Line2: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

City & State not needed

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## Signature Authorization

PLEASE READ THIS AUTHORIZATION, SIGN IN THE BOX BELOW AND SUBMIT THIS FORM BY FOLLOWING THE INSTRUCTIONS PROVIDED ON THE COVER PAGE.

I, \_\_\_\_\_, hereby authorize SuranceBay, LLC and its general agency customers (the “Authorized Parties”) to affix or append a copy of my signature, as set forth below, to any and all required signature fields on forms and agreements of any insurance carrier (a “Carrier”) designated by me through the SureLC software or through any other means, including without limitation, by e-mail or orally. The Authorized Parties shall be permitted to complete and submit all such forms and agreements on my behalf for the purpose of becoming authorized to sell Carrier insurance products. I hereby release, indemnify and hold harmless the Authorized Parties against any and all claims, demands, losses, damages, and causes of action, including expenses, costs and reasonable attorneys’ fees which they may sustain or incur as a result of carrying out the authority granted hereunder. By my signature below, I certify that the information I have submitted to the Authorized Parties is correct to the best of my knowledge and acknowledge that I have read and reviewed the forms and agreements which the Authorized Parties have been authorized to affix my signature. I agree to indemnify and hold any third party harmless from and against any and all claims, demands, losses, damages, and causes of action, including expenses, costs and reasonable attorneys’ fees which such third party may incur as a result of its reliance on any form or agreement bearing my signature pursuant to this authorization.

Please sign in the center of the box below. **PLEASE USE BLACK INK**



PRODUCERIDXXX



## ELECTRONIC FUND TRANSFERS (EFT)

Account Owner Name (Required) \_\_\_\_\_

Transit/ABA #: \_\_\_\_\_

Account #: \_\_\_\_\_

Financial Institution Name: \_\_\_\_\_

Branch Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

ZIP: \_\_\_\_\_

Account Type:  Checking Saving

Phone: \_\_\_\_\_

By signing below I hereby authorize the Company to initiate credit entries and, if necessary, adjustments for credit entries in error to the checking and/or savings account indicated on this form. This authority is to remain in full effect until the Company has received written notification from me of its termination. I understand that this authorization is subject to the terms of any agent or representative contract, commission agreement, or loan agreement that I may have now, or in the future, with the Company.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Attach copy of the check here for checking account or  
deposite slip for savings account

## REPLACE THIS PAGE WITH A COPY OF YOUR E&O INSURANCE CERTIFICATE OF COVERAGE

**IMPORTANT:** E & O Certificate must list your full name as the insured. Please refer to the following examples.

**CORRECT:**

My Insurance Agency Inc.  
Joe Agent  
123 Main Ave  
City, State, 12345

**INCORRECT:**

My Insurance Agency Inc.  
123 Main Ave  
City, State, 12345

If individual name is not listed correctly please provide a letter from the E&O Carrier listing agents covered under agency policy.

## Request for Taxpayer Identification Number and Certification

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

Print or type  
 See Specific Instructions on page 2.

Name (as shown on your income tax return)	
Business name, if different from above	
Check appropriate box: <input type="checkbox"/> Individual/Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Limited liability company. Enter the tax classification (D=disregarded entity, C=corporation, P=partnership) ▶ ..... <input type="checkbox"/> Exempt payee <input type="checkbox"/> Other (see instructions) ▶	
Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
City, state, and ZIP code	
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 your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number
or
Employer identification number

**Note.** If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

### 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).

**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 on page 4.

**Sign Here**

Signature of  
 U.S. person ▶

Date ▶

## General Instructions

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

### Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

**Note.** If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,

## OTHER IMPORTANT LICENSING AND APPOINTMENT INFORMATION

**JUST-IN-TIME appointments** - TOPO Insurance Group will submit your contracting paperwork to a carrier when business is in house (at TOPO). The majority of carriers will NOT process your paperwork if submitted without business. **THIS MAKES CURRENT DATING YOUR APPLICATIONS VERY IMPORTANT.**

**Anti-Money Laundering Training (AML)** - Each carrier requires a completed course every 2 years to remain compliant. We recommend [www.limra.com](http://www.limra.com)

**Username:** (first four letters of your last name combined with the last 6 digits of your SS#)

**Password:** your last name. (Initial login, you may change this password)

**License applications and Renewals** - The easiest site to apply for your license + renewals and non resident licenses is [www.sircon.com](http://www.sircon.com). If your state is not available on Sircon you will need to locate the Department of Insurance for your desired state and follow the instruction on licensing.

- If you are going to do business as a corporation, LLC or other business entity, you will need to apply for an insurance state license in your business name, which you may also do on this site. We also recommend you add your business name to your Errors and Omissions policy. This will allow you to appoint your business with the carriers and allow the carrier to 1099 your business all email me at [mabel@topoinsurancegroup.com](mailto:mabel@topoinsurancegroup.com)