ANNUITY.COM

AGENT PRE-RELEASE AGREEMENT

Annuity.com, Inc.

Our promise, in plain English

If you ever decide to move your business to another marketing organization, Annuity.com will not stand in your way. You will not need to give a reason, wait out a penalty period we impose, or negotiate your way out. By signing this now, you hold your release before you ever need it.

This Agent Pre-Release Agreement (the "Agreement") is entered into as of [Date] (the "Effective Date") between Annuity.com, Inc., a Delaware Corporation ("Company"), and [Agent Name], NPN [_________] ("Agent").

1. **Purpose.** Company believes agents should work with Company because they choose to, not because they are locked in. This Agreement gives Agent, in advance, Company's binding commitment to release Agent's carrier contracts upon request.

2. **Release Commitment.** Upon Agent's written request (email to support@annuity.com is sufficient), Company will, within ten (10) business days: (a) sign and deliver any release letter or form requested by the receiving marketing organization or carrier; (b) instruct any upline marketing organization through which Company holds the applicable contract to process the release, and cooperate in good faith to obtain it; and (c) take no action to delay, condition, or discourage the transfer. Company will not require Agent to state a reason for the request.

3. **Scope.** This Agreement applies to every carrier contract Agent holds through Company's hierarchy, whether contracted directly with Company or through Company's upline partners, including contracts added after the Effective Date.

4. **Carrier and Upline Requirements.** Company controls only its own conduct. Carriers and upline marketing organizations have their own release procedures, waiting periods, and requirements, which Company cannot waive. Company's obligation under this Agreement is to do everything within its control promptly and to advocate for Agent's release with any third party whose consent is required.

5. **Existing Business and Compensation.** A release changes Agent's hierarchy for new business only. Commissions, renewals, and trails on business written before the release date continue to be paid according to the applicable carrier contracts and Agent's contracting agreement with Company.

6. **Outstanding Balances.** Company may condition a release until payment of any amount Agent owes Company. Any chargebacks, advances, or other amounts owed by either party as of the release date remain due and must be settled before a final release is granted.

7. **General.** This Agreement is governed by the laws of the State of Arizona, without regard to conflict-of-law rules. It is the entire agreement of the parties on its subject and may be amended only in a writing signed by both parties. It may be signed in counterparts and by electronic signature, each of which is an original.

AGENT

Signature: ________________________________

Printed Name: _____________________________

NPN: ___________________ Date: ____________

ANNUITY.COM, INC.

By: ______________________________________

Brett A. Blake, Chief Executive Officer

Date: ____________