BANNER LIFE INSURANCE COMPANY
ROCKVILLE, MARYLAND

Agent/Broker Agreement Adoption Authorization

In consideration of the covenants contained in the Banner Life Brokerage Agent/Broker Agreement (AB-20 AB Agreement (07/01)), this ADOPTION AUTHORIZATION is executed on this _____ day of _____, in the year _____, by and among Banner Life Insurance Company, called the Company, _____, called the General Agent, and _____, called the Banner Life Agent Broker.

All of the parties hereto acknowledge that they have received and read the Banner Life Agent/ Broker Agreement (AB-20 AB Agreement (07/01)).

IN WITNESS WHEREOF, the parties hereto have signed this ADOPTION AUTHORIZATION and declared it effective.

Agent/Broker

_____
Firm Name, if contracted

By_____
Print Name & Title

_____
Signature Date

General Agent

_____
Firm Name, if contracted

By_____
Print Name & Title

_____
Signature Date

Banner Life Insurance Company

By Joseph M. Sullivan
Chief Marketing Officer

_____
Signature Date