



# FREEDOM FINANCIAL SOLUTIONS, INC.

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(760) 631-4300  
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CEO@FreedomFinancialSolutionsInc.com

## Representative Application & Non-Compete / Non-Disclose Agreement

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

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

City/State/Zip: \_\_\_\_\_

Phone (Home): \_\_\_\_\_ (Bus): \_\_\_\_\_ (Cell): \_\_\_\_\_

(Fax): \_\_\_\_\_ Email: \_\_\_\_\_

SSN / EIN: \_\_\_\_\_ Licenses Held (if any): \_\_\_\_\_ (attach copy)

I am applying as:

- Freedom Financial Solutions, Inc. Licensed Agent/Broker
- Freedom Financial Solutions, Inc. Non-Licensed Broker
- Best Discount Benefits Only Broker

Make checks payable to:  Individual  Company

I was referred to FFSI by: Home Office

By signing below it is expressly understood by both the perspective Agent/Broker and Freedom Financial Solutions, Inc. (FFSI), a California Corporation, that the following shall govern their relationship:

1. Both parties desire to transact business in cooperation with one another for mutual benefit. Broker is acting solely as an independent contractor to FFSI to market a variety of products. ([www.FreedomFinancialSolutionsInc.com](http://www.FreedomFinancialSolutionsInc.com))
2. The FFSI system includes the marketing of non-insurance and non-security products under the dba Best Discount Benefits. FFSI will procure and maintain direct contracts for marketing various non-insurance supplemental benefits. FFSI will assist brokers in obtaining individual as well as group sales by creating sales literature and maintaining a website under the name [www.BestDiscountBenefits.com](http://www.BestDiscountBenefits.com)
3. The FFSI system includes lead generation and public awareness of certain financial and consumer topics through the dba Smart Consumer Group. FFSI will provide seminar support and maintain a website under the name [www.SmartConsumerGroup.com](http://www.SmartConsumerGroup.com). All brokers agree to never directly solicit any product or service while representing themselves as a member or instructor of the Smart Consumer Group. The Smart Consumer Group will be represented as and preserved at all times as an educational organization.
4. The FFSI system includes the marketing and sales of certain insurance and security products through proprietary presentation systems under the corporate name, Freedom Financial Solutions, Inc.

**Freedom Financial Solutions, Inc. Licensed Agent/Broker**

- 5. In connection therewith, as an FFSI Licensed Agent/Broker, FFSI will introduce to and have insurance licensed agents contract directly with certain insurance companies in order to effectuate the various contemplated transactions. An FFSI Licensed Agent/Broker will have full access to all FFSI systems.
- 6. FFSI is not a captive agency and outside insurance company appointments may be maintained as long as those relationships are not used to sell any product or service to any client procured or generated using any FFSI system.
- 7. As an FFSI Licensed Agent/Broker, NASD registered representatives agree to transfer existing securities licenses to an FFSI approved Broker Dealer.
- 8. It is hereby agreed that the FFSI Licensed Agent/Broker will not market or sell **any** unapproved product or service to **any** client procured or generated using the FFSI system.
- 9. Commissions for insurance and security products will be paid directly to the agent/registered representative by the respective insurance companies and/or broker dealer.

**Freedom Financial Solutions, Inc. Non-Licensed Brokers**

- 10. Those brokers who do not possess an insurance or security license will only sell non-insurance and non-security products, but will have full access to all FFSI marketing systems. Non-licensed brokers may qualify for a referral fee on certain insurance products.
- 11. It is hereby agreed that the FFSI Non-Licensed Broker will not market or sell **any** unapproved product or service to **any** client procured or generated using the FFSI system.

**Best Discount Benefits Only Broker**

- 12. A Best Discount Benefits Only Broker will not represent or have access to the Smart Consumer Group or Freedom Financial Solutions, Inc. They will solely use this agreement to market supplemental non-insurance products through Best Discount Benefits and may maintain existing insurance and securities contracts.

**ALL BROKERS**

- 13. It is hereby agreed that the Broker **WILL NOT** contact in any manner a third party introduced by FFSI to Broker except in the course of facilitating normal client business.
- 14. Commissions for non-insurance products and services will be published by separate schedule and will be paid to Brokers by FFSI on a monthly basis.
- 15. Brokers are responsible for their own marketing/advertising expenses to include rebates paid to client associations.
- 16. All brokers **WILL NEVER** represent any Best Discount Benefits product or service to be an insurance product or a security.
- 17. All FFSI materials, presentations, seminar materials, and business concepts are proprietary and **SHALL NEVER** be disclosed outside FFSI.
- 18. Any violation of this agreement or unethical conduct shall result in immediate termination. Upon termination by either party all Rep contracts with third parties will be cancelled and all FFSI supplied leads and materials will be returned immediately. For a period of two (2) years following the termination of this agreement, Broker will not do either of the following: (1) call on, solicit, or take away any FFSI customers or potential customers Broker became aware of as a result of performing services under this agreement; or (2) solicit or hire away any other FFSI Brokers that Broker became aware of as a result of performing services under this agreement.

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Broker Signature Date FFSI Signature Date

## Schedule of Non-Licensed Retail Commissions

Product	1 <sup>st</sup> Year Commission	2 <sup>nd</sup> Year & Beyond Commissions
Health Savings Programs	30%	30%
500 Customers*	40%	40%
1500 Customers*	50%	50%
Other Discount Health Plans	20%	20%
500 Customers*	25%	25%
1500 Customers*	30%	30%
* Applies to each vendor group for which enrollment goals are met.		
Legal Club	30%	10%
<i>Legal Club +250 Clients</i>	40%	10%
Health Product Sales	Set by providing company	Set by providing company
Wholesale commissions on group sales will vary depending upon group size and whether the setup is voluntary or non-voluntary.		

Licensed Life & Health Agent commissions and renewals will be set in separate contracts with each insurance company.