



3275 Bennett Creek Avenue
 Frederick, Maryland 21704
 (301) 279-4800
 (800) 638-8428

**BANNER LIFE INSURANCE COMPANY
 FREDERICK, MARYLAND**

Agent/Broker Agreement Adoption Authorization

In consideration of the covenants contained in the Banner Life Agent/Broker Agreement (AB-20 AB Agreement (03/09)), this ADOPTION AUTHORIZATION is executed as set forth below by and among Banner Life Insurance Company, called the Company, the General Agent and the Agent/Broker.

All of the parties hereto acknowledge that they have received and read the Banner Life Agent/Broker Agreement (AB-20 AB Agreement (03/09)).

IN WITNESS WHEREOF, the parties hereto have signed this ADOPTION AUTHORIZATION and agree it is effective as of the date authorized by the Company, i.e, The Contract Date.

Agent/Broker

General Agent

 Print Name of Agent/Broker

 Print Name of General Agent

 Print Name & Title of Principal or Authorized Officer for
 Agent/Broker, if applicable

 Print Name & Title of Principal or Authorized Officer
 for General Agent, if applicable

 Signature of Agent/Broker or Principal or Authorized
 Officer for Agent/Broker

 Signature of General Agent or Principal or
 Authorized Officer for General Agent

 Date Signed

 Date Signed

Banner Life Insurance Company

 Frank Gencarelli
 Print Name

 SVP, Distribution and Marketing
 Title

 Signature

 Date Signed