

Banner Life Insurance Company 3275 Bennett Creek Avenue Frederick, Maryland 21704 (800) 638-8428

Please print or type all information in **BLACK ink only**.

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 Of Agent/Broker, if applicable	ficer for Print Name & Title of Principal or Authorized Officer for General Agent, if applicable
Signature of Agent/Broker or Principal or Autho Officer for Agent/Broker	rized Signature of General Agent or Principal or Authorized Officer for General Agent
Date Signed	Date Signed
Banner Life Insurance Company	
Patrick Bowen	
Print Name	
SVP, Distribution	
Title	
Signature Date S	aned