

Ritter Insurance Marketing
Pre-Set Appointment Program
Agent Agreement

PARTIES TO THE AGREEMENT

The following document is an agreement between Ritter Insurance Marketing (hereinafter referred to as RITTER) and _____ (hereinafter referred to as AGENT). The agreement pertains to Ritter distributing appointments to AGENT and AGENT selling an Independence Blue Cross (hereinafter referred to as IBC) Individual Medicare Advantage product.

MERGER CLAUSE

This document constitutes the entire agreement. This agreement supersedes all previous understandings and agreements between the Parties, whether oral or written.

TERMS OF THE AGREEMENT

General Terms

RITTER agrees to provide AGENT with IBC appointments via RITTER's proprietary computer systems.

RITTER does not guarantee the quality of any appointments that will be distributed to AGENT.

RITTER does not guarantee the quantity of appointments that will be distributed to AGENT.

AGENT agrees to be "Ready to Sell"¹ IBC individual Medicare Advantage product prior to receiving appointments.

AGENT will attend RITTER pre-set appointment training prior to receiving appointments.

In order that Ritter can schedule appointments for AGENT at the times when AGENT is available to sell, AGENT agrees to keep their personal calendar at the www.rittercalendar.com website updated with times when they are NOT available to sell. Calendar should be maintained at least 4 business days in advance or as soon as is practical.

AGENT agrees that if they are scheduled by Ritter to present at a pre-set appointment and they are unable to attend the meeting, they are responsible for rescheduling the meeting with the client and updating

¹ "Ready to Sell" is satisfied when the agent has completed licensing and certification for IBC.

their calendar to show the day and time of the new appointment. Missed appointments will result in the removal of AGENT from the appointment program and the removal of all current and future pre-set appointments will be recovered by RITTER.

AGENT will update all appointment results daily. (Failure to update appointments daily will result in suspension or removal of all current and future pre-set appointments).²

AGENT will present only IBC Medicare Advantage Plans during the initial visit. If AGENT is found to have offered products from other carriers, AGENT will be removed from the appointment program and all current and future appointments will be recovered by RITTER.

AGENT will follow all CMS rules and regulations. If AGENT is found to have violated any CMS rules and regulations, AGENT will be removed from the appointment program and all current and future appointments will be recovered by RITTER.

AGENT agrees to be monitored by RITTER for compliance. This includes, but is not limited to "ride alongs" and re-training. If AGENT is found not to have passed the "ride along" evaluation, AGENT will be retrained and re-tested. If AGENT is unable to pass a second evaluation, AGENT will be removed from the appointment program and all current and future appointments will be recovered by RITTER.

AGENT agrees not to contact any individuals who have appointments which were recovered by RITTER.

AGENT will collect a Scope of Appointment form when additional prospects attend an IBC sales presentation.

EXECUTION

Craig Ritter President Ritter Insurance Marketing	Date
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Chuck Ducharm Contact Center Manager Ritter Insurance Marketing	Date
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Agent Name	Date
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² Determinations on suspension or removal will be done at the sole discretion of RITTER