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expedite the filings of such amended insurance applications.	
In pertinent part, Section 305 of the GLBA requires:	
The Federal banking agencies shall prescribe and publish in final form customer protection regulations (which the agencies jointly determine to be appropriate) that –	
(A) apply to retail sales practices, solicitations, advertising, or offers of any insurance product by any depository institution or any person that is engaged in such activities at an office of the institution or on behalf of the institution; and	

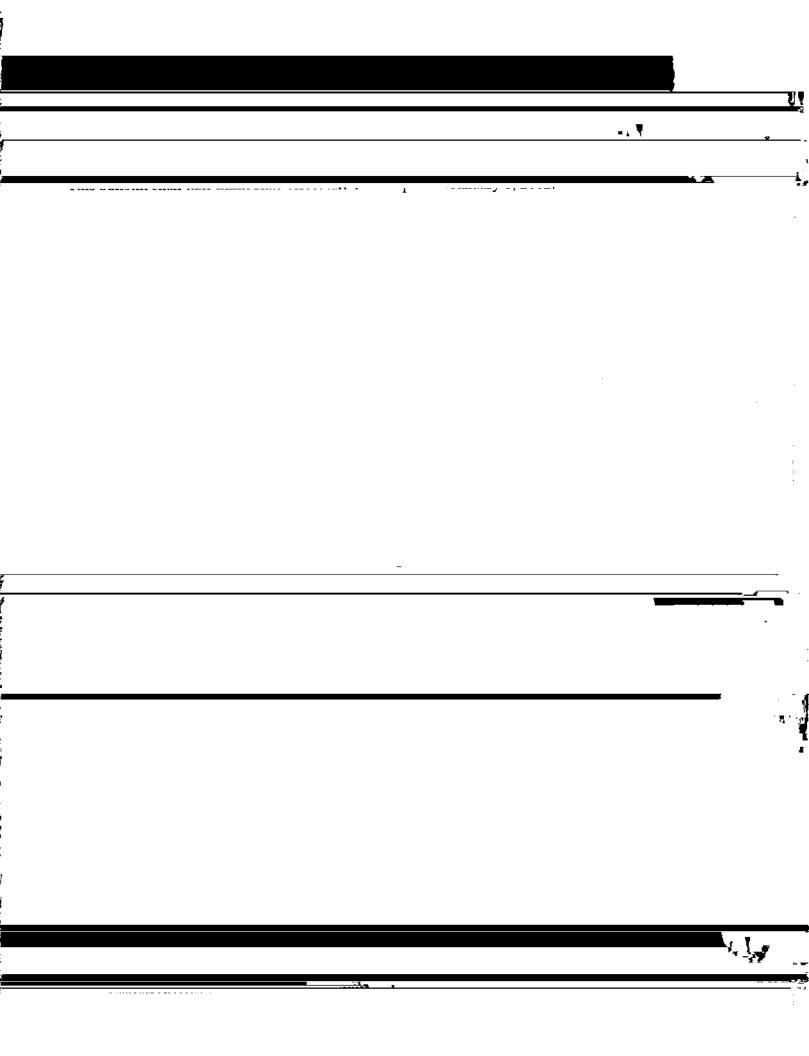
depository institution or at another location sens, solicits, advertises, or others an insurance product or annuity and at least one of the following applies:	
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- (ii) The depository institution refers a consumer to a seller of insurance products or annuities and the depository institution has a contractual arrangement to receive commissions or fees derived from a sale of an insurance product or annuity resulting from that referral; or
- (iii) Documents evidencing the sale, solicitation, advertising, or offer of an insurance product or annuity identify or refer to the depository institution.

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Customer Signature.
Date:

- Are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, the bank, or any affiliate of the bank;
- [Involve investment risk, including the possible loss of value.] Note: This disclosure may not be required for all products.

Please sign to acknowledge receipt of these disclosures:	
Name of Customer:	<u> </u>
Customer Signature:	_
Date:	
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02	Life Insurance	- ' ' '	[] Withdrawn [] Neither [] Replacement [] Withdrawn [] Neither	(10/99)	
10	pe complete, a form ming 5. A completed For	m Filing Transmittal Head	der for each insurer		
		application form to be refiling fees, if required	eviewed for the reviewer's		er.
The	8. A postage-paid, insurer(s) submitting this roved application form is t	filing certifies that the onl	nge chough to accommo	nave me return. previously filed and, i	f applicable,

If this filing is for multiple companies, please provide a copy of the transmittal header for each company and an extra copy for return to the company. (i.e. 7 companies = 8 copies)