

# Right Tools Right Time

**Recruiting Packet-** This is what you use when onboarding a new agent.

**White pocket folder with 5R logo**



AFP-DIVISION - CR  
(33) Approved Exam, N.E.  
Order: FIVE RINGS, T. 12/10/10  
by (110) 123-2100

**INSTRUCTIONS**

**THIS BOOKLET INCLUDES**

- Application for Appointment Agreement
- Appointment Agreement
- Transamerica Life Insurance and Security Agreement
- Assignment of Commission
- Cash Value Reporting Information

**New Agent Contracting Checklist**

Section 3 is to be completed by the recruiting agent. Please submit this form along with the recruiting packet and payment to the Five Rings Financial corporate office.

• Email: [contracting@fiveringsfinancial.com](mailto:contracting@fiveringsfinancial.com) • Fax: 303.904.8506  
• Mail: 10268 W. Centennial Rd, Suite 302, Littleton, CO 80127

Section 4 is to be completed by administrative staff at Five Rings Financial home office.



**Promotion Guidelines**

**Compensation Grid**

Home Office Copy

Dear Prospective Agent:

CONGRATULATIONS!! Based on the fact that you are reading this letter, I am pleased that you have made the decision to move forward with our company. Contracting and licensing is the first step toward the success you are seeking.

I remember thirty-two years ago, filling out my first contract... I was a little confused and nervous to say the least. However, that first step has turned into a multi-million dollar company that helps thousands of people get on the right track financially.

Enclosed are the packets you will need to move forward with the licensing and contracting process. Please fill out the information carefully and return to our office. Remember the Chinese proverb... "The journey of a thousand miles begins with the first step."

1. All persons period.  
2. No more than 10 days.  
3. All persons.  
4. Refer to "M".  
5. Five Rings.

**Advertising and Social Media Policy**

These Policies and Guidelines have been created to help you market and promote your Five Rings business. Following these Policies and Guidelines will enable you to build your business properly while protecting the interests of the Five Rings Financial business.

**Compensation Grid**

Home Office Copy

CAN	LSW	ANNUITY
7.0%		
6.5%		
6.0%		
5.5%		
5.0%		
4.5%		
4.0%		
3.5%		
3.0%		
2.5%		
2.0%		
1.5%		
1.0%		
0.5%		
0.0%		

**New Agent Application**

Please print in ALL CAPITAL letters. Use only BLUE or BLACK INK. FAILURE TO PRINT LEGIBLY can cause DELAYS in PROCESSING YOUR APPLICATION.

Recruiting Agent: \_\_\_\_\_ Today's Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
MM DD YYYY

☐ Advocate Only

Please only submit the following for Advocate applications:  
• Page 1 of Application • \$20 Application Fee • License

**1. Applicant Information**

Applicant's SSN: \_\_\_\_\_ DOB: \_\_\_\_/\_\_\_\_/\_\_\_\_  
MM DD YYYY

☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms.

Name: \_\_\_\_\_ Spouse: \_\_\_\_\_

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

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

Phone #: \_\_\_\_\_ Phone #: \_\_\_\_\_  
Cell Other

Email: \_\_\_\_\_

Your privacy is a priority with us. We will not sell your email address or personal information of any kind to third party vendors.

☐ I agree to the terms and conditions of the Five Rings Financial policy and guidelines.

## Left Pocket

- ☐ Welcome Letter Mike Wilk
- ☐ Compensation Grid (Agent Copy)
- ☐ Promotion Guidelines
- ☐ Licensing Information

## Right Pocket

- ☐ New Agent Application
- ☐ Compensation Grid (H.O. Copy)
- ☐ Advertising/Social Media Policy
- ☐ Contracting Checklist
- ☐ Transamerica Paperwork

**New Agent takes home everything in left pocket**

**\*Advocate Only – Licensing Info only**

**Everything in right pocket is submitted to Home Office. See New Agent Application for instructions.**

**\*Advocate Only – Only need to have New Agent Application, Application Fee and copy of license**

# New Agent Application

Please print in ALL CAPITAL letters. Use only BLUE or BLACK INK. FAILURE TO PRINT LEGIBLY can cause DELAYS IN PROCESSING YOUR APPLICATION.

Corporate Offices:  
10268 W. Centennial Rd, Suite 302,  
Littleton, CO 80127  
www.fiveringsfinancial.com  
800.556.2240 Local: 303.904.8500

Recruiting Agent \_\_\_\_\_ Today's Date \_\_\_\_/\_\_\_\_/\_\_\_\_

MM DD YYYY

☐ **Advocate Only**

Please only submit the following for Advocate applications.

● Page 1 of Application ● \$50 Payment / Requirement ● License

1.

## Applicant Information

Applicant's SSN \_\_\_\_\_

DOB \_\_\_\_/\_\_\_\_/\_\_\_\_

MM DD YYYY

☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms.

Name \_\_\_\_\_ Spouse \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone # \_\_\_\_\_ Phone # \_\_\_\_\_  
Cell Other

Email \_\_\_\_\_

(Your privacy is a priority with us! We will not sell your email address or personal information of any kind to third party vendors.)

Licensed ☐ Yes ☐ No Errors & Omissions ☐ Yes ☐ No AML ☐ Yes ☐ No

Effective Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

There is a one time \$50 payment requirement at submission.

Method of payment? ☐ Check ☐ Credit / Debit



To pay by credit or debit go to [www.fiveringsfinancial.com/join-our-team](http://www.fiveringsfinancial.com/join-our-team) and click on Pay Now.

# Compensation Grid

YOUR LEVEL	TRANS/LSW 10-15 YR TERM	TRANS/LSW 20-30 YR TERM & IUL	AMERICAN EQUITY BONUS GOLD	LSW ANNUITY PARAMOUNT 5	FIDELITY & GUARANTY ANNUITY RETIREMENT PRO
10	80%	90%	7.0%	7.0%	6.5%
9	75%	85%	6.5%	6.5%	6.0%
8	70%	80%	6.0%	6.5%	5.5%
7	60%	70%	5.5%	6.0%	5.0%
6	55%	65%	5.0%	6.0%	4.5%
5	50%	60%	4.5%	5.0%	4.0%
4	45%	55%	4.0%	5.0%	3.5%
3	40%	50%	3.5%	4.0%	3.0%
2	30/35%	45%	3.0%	4.0%	3.0%
1	30%	40%	3.0%	3.0%	3.0%

\* Five Rings Financial LLC, reserves the right to modify Promotion and Compensation Guidelines at any time.

\*\* Please Note: All %'s are based on the core product with the corresponding company. Please refer to your commission schedule once appointed.

**2.**

Please review your starting level on the compensation grid with your recruiter / manager. Both the new agent and recruiter are required to sign the starting level acknowledgment below.

Your Level	Agent Signature	Recruiter Signature
	X	X

Although it may be in my best interest to purchase insurance and investment products from Five Rings Financial, I understand that I am not obligated to do so to become an agent with the company.

I have completed all pages of the Agent Application and reviewed the Compensation Grid with my Recruiter / Manager.

Signature of Applicant \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

# Advertising and Social Media Policy

These Policies and Guidelines have been created to help you market and promote your Five Rings business. Following these Policies and Guidelines will enable you to build your business properly while protecting the integrity of the Five Rings Financial name.

## Advertising your Business & Regulatory Concerns

It is important to understand as a matter of policy, Five Rings Financial, LLC does not endorse or approve advertisements that are not supplied by or approved by the Company. If you advertise your business without an approved advertisement, you do so at your own risk and are subject to federal, state and local regulatory requirements. Ignoring these requirements and publishing anything that violates regulatory guidelines can result in investigation and consequences if you're found to have committed violations. If a federal, state, or local agency/entity charges you with violations, Five Rings Financial, LLC is to be held completely harmless. Punishment for violations can include fines, loss of your business, and in extreme cases of fraud or theft, could result in incarceration. Violation of brand standards, and/or regulatory guidelines, may result in the termination of your Agent Agreement, resulting in the loss of your business.

## To whom does the Five Rings Financial, LLC Advertising and Social Media Policy apply?

The Five Rings Financial, LLC Advertising and Social Media Policy applies to all contracted Independent Agents of Five Rings Financial, LLC and its subsidiaries.

## GENERAL MARKETING AND COMMUNICATION GUIDELINES

Five Rings Independent Agents must follow these Policies and Guidelines in marketing and promoting their Five Rings businesses. Five Rings Financial, LLC reserves the right to change, modify or discontinue these policies at any time at its sole discretion. Violation of these Guidelines may result in termination

1. Agents may not record, photograph, or otherwise duplicate company training events, presentations, workshops, conferences or other information to distribute in any way.
2. Agents may not speak on behalf of the Company to any media, print or electronic, such as but not limited to newspapers, television and radio stations, news websites, and blogs without approval of our President.

## SOCIAL MEDIA GUIDELINES

Five Rings Independent Agents must follow these Policies and Guidelines in marketing and promoting their Five Rings businesses online or on any social media outlet, including but not limited to pages owned by Five Rings Financial. Five Rings Financial, LLC reserves the right to change, modify or discontinue these policies at any time at its sole discretion. Violation of these Policies and Guidelines may result in termination

1. Agents are responsible for all social media and online posts. All posts are required to be accurate and timely. As with any agent communication in any media format, communications should not be misleading and statistical data in communications should be time relevant. In addition, product recommendations made through social media must comply with existing state insurance laws and regulations. Producers should employ risk-based principles to determine the extent to which the review of incoming, outgoing and internal electronic social media communications is necessary for the proper supervision of their businesses.
2. Any posts, discussions, or content regarding Five Rings Financial, LLC, any of its affiliates, or the Insurance Industry must be done with compliance approved material provided only from sites that are owned or sponsored by Five Rings Financial, LLC.

## Acknowledgement

I have read the Five Rings Financial, LLC Advertising and Social Media Policies and understand the content, requirements and expectations of the Advertising and Social Media Policy for contracted Independent Agents of Five Rings Financial. I agree to abide by the policy guidelines as a condition of my appointment with Five Rings Financial. I understand that if I have questions regarding the Policy and the use of social media, I will consult with the Five Rings Financial Social Media Department.

Signature of Agent \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Printed Name \_\_\_\_\_

# Request for Taxpayer Identification Number and Certification

Give Form to the  
requester. Do not  
send to the IRS.

Print or type  
See Specific Instructions on page 2.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification; check only <b>one</b> of the following seven boxes: <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ <b>Note.</b> For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input type="checkbox"/> Other (see instructions) ▶ _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
5 Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
6 City, state, and ZIP code	
7 List account number(s) here (optional)	

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Note.** If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Social security number									
				-				-	
or									
Employer identification number									
				-					

## Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶	Date ▶
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## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at [www.irs.gov/fw9](http://www.irs.gov/fw9).

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

*If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding? on page 2.*

By signing the filled-out form, you:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
- Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.

**Note.** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States:

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

**Foreign person.** If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

**Nonresident alien who becomes a resident alien.** Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

**Example.** Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

## Backup Withholding

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

**Payments you receive will be subject to backup withholding if:**

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),

3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code* on page 3 and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships* above.

## What is FATCA reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code* on page 3 and the Instructions for the Requester of Form W-9 for more information.

## Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

## Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

**Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs.** If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

## Specific Instructions

### Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account, list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

**Note. ITIN applicant:** Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C Corporation, or S Corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

**Line 2**

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

**Line 3**

Check the appropriate box in line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box in line 3.

**Limited Liability Company (LLC).** If the name on line 1 is an LLC treated as a partnership for U.S. federal tax purposes, check the "Limited Liability Company" box and enter "P" in the space provided. If the LLC has filed Form 8832 or 2553 to be taxed as a corporation, check the "Limited Liability Company" box and in the space provided enter "C" for C corporation or "S" for S corporation. If it is a single-member LLC that is a disregarded entity, do not check the "Limited Liability Company" box; instead check the first box in line 3 "Individual/sole proprietor or single-member LLC."

**Line 4, Exemptions**

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space in line 4 any code(s) that may apply to you.

**Exempt payee code.**

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a) 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 <sup>1</sup>	Generally, exempt payees 1 through 5 <sup>2</sup>
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.

<sup>2</sup> However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

**Exemption from FATCA reporting code.** The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a) J—

A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

**Note.** You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

**Line 5**

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns.

**Line 6**

Enter your city, state, and ZIP code.

**Part I. Taxpayer Identification Number (TIN)**

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on this page), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

**Note.** See the chart on page 4 for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at [www.ssa.gov](http://www.ssa.gov). You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at [www.irs.gov/businesses](http://www.irs.gov/businesses) and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting [IRS.gov](http://IRS.gov) or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

**Note.** Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

**Caution:** A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

## Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, or 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code* earlier.

**Signature requirements.** Complete the certification as indicated in items 1 through 5 below.

**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

## What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee <sup>1</sup> The actual owner <sup>1</sup>
5. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor*
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

<sup>1</sup> List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

<sup>4</sup> List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 2.

\*Note. Grantor also must provide a Form W-9 to trustee of trust.

**Note.** If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

## Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

**Protect yourself from suspicious emails or phishing schemes.** Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to [phishing@irs.gov](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: [spam@uce.gov](mailto:spam@uce.gov) or contact them at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-IDTHEFT (1-877-438-4338).

Visit [IRS.gov](http://IRS.gov) to learn more about identity theft and how to reduce your risk.

## Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.





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Dear Prospective New Teammate :

As Founder and President of Five Rings Financial, I would like to be the first to welcome you to the beginning step of joining our dynamic financial sales and education organization. Based on the fact that you are reading this letter, I am pleased that you have made the career decision to move forward with our company. Contracting and Licensing are those first necessary steps toward achieving the success you are seeking.

Our industry is unique in the fact that it requires a State Insurance License to market financial products to the consumer. Once licensed, you must then be Contracted with each of the companies we represent. Five Rings has established the highest standards for the companies and the products that we offer to our customers and I can assure you that you will never have to apologize for anything that you present.

In this e-contracting kit are all of the beginning forms that you will need to fill out and submit to start your process. As you finalize each step, you will be instructed on how to move forward, until all steps are complete, and you are eligible to begin your journey.

Whether you are brand new to the financial industry or an experienced agent looking for a fresh start, we look forward to assisting you in reaching whatever goals and dreams you have set for yourself. We believe that this is the greatest business opportunity in America and we are glad to have you on board. If you have any questions, please feel free to call our fantastic staff and we will help in any way that we can.

Thank You and I look forward to working with you soon.

Sincerely,

Mike Wilk  
President/CEO

**Creating Opportunities... Income, Security, Wealth.**

# Compensation Grid

YOUR LEVEL	TRANS/LSW 10-15 YR TERM	TRANS/LSW 20-30 YR TERM & IUL	AMERICAN EQUITY BONUS GOLD	LSW ANNUITY PARAMOUNT 5	FIDELITY & GUARANTY ANNUITY RETIREMENT PRO
10	80%	90%	7.0%	7.0%	6.5%
9	75%	85%	6.5%	6.5%	6.0%
8	70%	80%	6.0%	6.5%	5.5%
7	60%	70%	5.5%	6.0%	5.0%
6	55%	65%	5.0%	6.0%	4.5%
5	50%	60%	4.5%	5.0%	4.0%
4	45%	55%	4.0%	5.0%	3.5%
3	40%	50%	3.5%	4.0%	3.0%
2	30/35%	45%	3.0%	4.0%	3.0%
1	30%	40%	3.0%	3.0%	3.0%

\* Five Rings Financial LLC, reserves the right to modify Promotion and Compensation Guidelines at any time.

\*\* Please Note: All %'s are based on the core product with the corresponding company. Please refer to your commission schedule once appointed.

## Calculating Production Credit (PC)

Production Credit is a weighed calculation program that tracks sales through Five Rings Financial for yearly promotions and contests. There are two types of (PC): Submitted and Placed. PC is split 50/50 on a field training sale.

Life Insurance	% Premium
Term	100%
IUL	100%

### Life Insurance Example:

\$720 Premium  
 $\times 100\%$   
 720 (PC)

Annuities	% Premium
Premium	5%

### Annuity Example:

\$30,000 Premium  
 $\times 5\%$   
 1500 (PC)

# Promotion Guidelines

	1 Proposed Agent	2 Agent	3 District Leader	4 Division Leader	5 Regional Leader
Personal Sales	You Don't Sell	Field Training	5,000 (pc)	20,000 (pc)	40,000 (pc)
Agency Sales	You Don't Recruit	Field Training	5,000 (pc) with min of 2,500 (pc) personal sales	20,000 (pc) with min of 5,000 (pc) personal sales	40,000 (pc) with min of 10,000 (pc) personal sales
Required Actions	Complete New Agent Packet  License Schooling  Develop Database	License Obtained E&O Insurance  Orientation  Three Field Training Sales	Maintain Attendance Money 101 & TNT	Maintain Attendance Money 101 & TNT	Maintain Attendance Money 101 & TNT

## Career Positions

Colors are representative of President's Team Jacket Recognition Program

	6 Agency Vice President	7 Regional Vice President	8 National Vice President	9 Senior Vice President	10 Executive Vice President
Personal Sales	60,000 (pc)	84,000 (pc)	108,000 (pc)	132,000 (pc)	156,000 (pc)
Agency Sales	120,000 (pc) with min of 30,000 (pc) personal sales	240,000 (pc) with min of 25,000 (pc) personal sales	360,000 (pc) with min of 20,000 (pc) personal sales	480,000 (pc) with min of 15,000 (pc) personal sales	600,000 (pc) with min of 10,000 (pc) personal sales
Required Actions	President's Team Code of Conduct	President's Team Code of Conduct	President's Team Code of Conduct	President's Team Code of Conduct	President's Team Code of Conduct

All promotions are subject to approval from your Recruiter or VP .

1. All personal and organizational Production Credit (PC) qualifiers are calculated on any twelve month rolling period.
2. No more than 50% of Agent's total Agency production credit can come from any one agency within their hierarchy.
3. All promotions are based on "Placed Business."
4. Refer to "How to Calculate Production Credits" to determine your personal and team production credits.
5. Five Rings Financial LLC. reserves the right to modify Promotion and Compensation Guidelines at any time.

# Where do we go from here.....

1.

## New Agent

### Licensing

- How soon would you like to obtain your license?
- What are the steps to becoming licensed ?
- How to register for Pre-licensing courses?.... Course Provider, Live & Online, Costs etc.
- How much time can you commit to between now and then to study?

### Getting Started

- When are the next scheduled 101's, WWW's and TNT's?
- Start thinking about who you would like to invite to learn more about Five Rings. (Write down names)
- How to contact and invite? (Keep it simple)
- How does field training work? .....Process ... Who is your field trainer?....

2.

## Recruiter

- What does your availability look like?
- What is the best way for me to communicate with you?
- What is one personal goal that having success in Five Rings could help you accomplish right now?
- Where do you see yourself long term with Five Rings? Advocate, Professional Sales or Management
- Review commission examples

3.

- You now have the opportunity to have your own Five Rings “franchise” experience the benefits of entrepreneurship with the backing of our business model and systems.
- You are in business for yourself, but not by yourself. We are here to support you with the systems and training needed to build your career.
- Once your application has been processed you will have access to our company training which includes both live and online training and features our industry leading Mentorship Program.