

Introducing... a Service Enhancement that Permits Immediate Access to Your Commissions

Direct Deposit uses well-established electronic fund transfer technology to speed deposit of your commission payments to your bank account. This service enhancement is now available to you as a valued Life of Alabama agent.

The many advantages to you include:

■ Immediate access to your funds

The check is no longer "in the mail," it's in your bank account. Direct Deposit means that your funds are available for your use immediately upon deposit.

■ Enhancement of your cash flow

Since payment will be automatically deposited to your account, you can plan on having access to these funds immediately. This improves your cash flow, since you do not have to wait for a check to clear, and also allows your funds to earn interest sooner.

■ No mail delays

No postal delays, no waiting for the mail to be delivered to your office.

And in case you were wondering...

Timing of your deposits

Direct Deposit commissions will still be paid on the first working day each month. If the first calendar day falls on a weekend or holiday, Direct Deposit will be made on the next banking day.

Advanced Commissions

Not only will your monthly earned commissions be direct deposited, but your daily advances will be as well.

Commission Statements

We will continue to mail or make electronically available detailed commission statements each month, indicating that a deposit has been made to your account.

The Next Step

To authorize Direct Deposit of your commission payments, simply complete the Authorization Form, attach a voided check and return to:

Life Insurance Company of Alabama
Attention: Commission Accounting
P.O. Box 349 • Gadsden, AL 35902

LIFE INSURANCE COMPANY OF ALABAMA • Authorization For Direct Deposit of Commission

AGENT NAME (PLEASE PRINT) _____

Agent # _____

NAME OF FINANCIAL INSTITUTION: _____

Institution Address _____

Street/ PO Box _____

City _____

State _____

ZIP _____

Type of Account: Checking **ATTACH VOIDED CHECK**

Savings IF SAVINGS, ATTACH DEPOSIT SLIP

I authorize and request to direct the net amount of any payment to me for crediting in my account at the financial institution designated above. "Payment" means any compensation payable to me under the terms of my contract. This authorization is not an assignment of my rights to receive such payment and revoke all prior payment direction notifications applicable to any such payment. I understand that the financial institution designated above reserves the right to cancel this agreement by notice to me; however, this authorization will remain in full force and effect with Life Insurance Company of Alabama until Life Insurance Company of Alabama has received written notification from me of its termination in such time and in such manner as to afford Life Insurance Company of Alabama a reasonable opportunity to act upon it or until my agent status with Life Insurance Company of Alabama is terminated.

Signature _____

Date _____