

June 28, 2019

Imani St.james 58RXK  
477 JOAQUIN AVE #3  
SAN LEANDRO, CA 94577

imanistjames@gmail.com

**RE: Termination Notice for Failure to Pay Access Pass for 58RXK**

Dear Imani St.james:

You previously received a notification of your requirement to pay your past due Access Pass balance as it is greater than two month's payment. Unfortunately, since you did not pay the outstanding balance within the required 30-day period, **you have been terminated** from World Financial Group, Inc. and/or World Financial Group Insurance Agency, Inc. and its subsidiaries (collectively "WFG"), as applicable.

As part of this termination process you should also be aware that E&O insurance coverage will also cease as and from today as qualification for coverage is dependent on being a licensed agent with WFGIA. Please note that you do have the ability to report a claim up until the 1st April 2020 for any wrongful act that can be traced to have occurred prior to this termination date and while you were a licensed insurance agent with WFGIA, unless there is replacement E&O insurance that would apply to a claim for such wrongful act. Any and all claims will be handled in accordance with the full policy terms and conditions.

Although you are no longer associated with WFG, please note that your agreements provide for certain continuing obligations with regard to prior business conducted by you.

Please remember the you have agreed to not (1) induce or attempt to induce any Customer to terminate, reduce coverage under or replace any of the Products and Services which have been sold by you or your Downline Associates; (2) induce or attempt to induce any person then a member of WFG to terminate their relationship with WFG, or hire, induce or attempt to hire or induce any such persons to sell or solicit products and services which are competitive with the Products and Services for any other insurance company, insurance agency, or financial service firm; (3) use, disseminate or reveal any confidential information or trade secrets of WFG or of the Preferred Companies, which you have or hereafter receive; and (4) that any act by you to induce or attempt to induce any member to breach any portion of his/her Agreement with WFG would constitute wrongful interference with the contractual rights of WFG.

If applicable, World Financial Group Insurance Agency has notified its product providers that you are no longer one of its agents. Please be aware that your termination does not release you of contractual obligations you may have with those product providers.

Should you wish to remain an active agent with World Financial Group Insurance Agency, Inc. and/or its subsidiary agencies, you can reinstate from [registration.wfglaunch.com](http://registration.wfglaunch.com). If you reinstate within 60 days of

your termination date you will only be assessed a \$35 reinstatement fee. After 60 days, the full registration amount is required. Please be advised that if you do reinstate with WFG you will be required to pay your outstanding Access Pass and E&O balance in full.

If you have any additional questions on reinstatements, please contact your upline SMD.

Sincerely,

World Financial Group Insurance Agency, Inc.

#528