

QUALIFICATION TO TRANSACT A VARIABLE LIFE INSURANCE BUSINESS

(Rev. 3/2016)

In the Matter of Application of _____, for qualification to transact a variable life insurance business.

Directions: Each "yes" or "no" question is to be answered by the affiant marking an "X" in the appropriate space. Any answer may be supplemented by reference to an attachment. An attachment should include the number of the question for which the response is being supplemented. Any question answered "not applicable" (N/A) should include an explanatory supplement. Please answer each and every question. If the Company is unclear on the meaning of a question, please seek clarification from the California Insurance Department or explain the basis or assumptions underlying the Company's answer.

The affiant should be an executive officer of the Company having full authority to speak for the Company and who knows the pertinent facts pertaining to the certification. Complete, swear to, and file this certification with the Company's application for qualification to transact a variable life insurance business in California. If no one person has knowledge relating to all matters covered by the certification, the Company may submit certifications from multiple affiants. Each affiant should specify precisely which answers are being sworn to.

All citations to "sections" refer to sections of California Insurance Department Bulletin No. 87-3, as amended, relating to variable life insurance. All references to "service agreements affecting the administration of the Company's variable life insurance business" in the question text are intended to include both contracts pertaining to the separate account itself, and to any mutual fund which constitutes the investment vehicle for a separate account registered as a "unit investment trust" pursuant to the Federal Investment Company Act of 1940. This includes, without limitation, all agreements for administration, accounting, recordkeeping, data processing, investment advice, underwriting, distribution, purchase of shares from funds, and custodial services.

References to "underlying funds" refer to both (1) a mutual fund or funds underlying a separate account which has been registered as a unit investment trust pursuant to the 1940 Investment Company Act; and (2) any other fund or investment pool serving as an investment fund underlying a separate account. If the Company's separate account invests in several separate funds, the questions should be understood as referring to all funds or pools underlying the separate account.

Please note that questions referring to specific types of contracts (e.g., investment advisory agreements) are not intended to be the sole questions dealing with that specific type of contract. They are supplemental to the general questions pertaining to all contracts, including those specifically referenced in the additional questions.

TO THE INSURANCE COMMISSIONER OF THE STATE OF CALIFORNIA:

I, _____, first being duly sworn, do depose and say that this certification is
(Name of Affiant)
made and offered in support of the application of _____
(Name of Applicant)
of _____ for application to transact variable life
(City and State of Home Office)
insurance; that I am an executive officer of such Applicant; that I have carefully read the questions herein, and that the answers given are true of my own knowledge, except as to those specifically alleged on information and belief, and as to those I believe the answers to be true.

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Question:

1. Have responsible persons with authority in the management of the Company's variable life insurance operations carefully reviewed and acquainted themselves with the provisions and requirements of California Insurance Code ("CIC") §§10506 through 10506.3? Yes No
2. Have responsible persons with authority in the management of the company's variable life insurance operations carefully reviewed and acquainted themselves with the provisions and requirements of the Insurance Department's Bulletin No. 87-3? Yes No
3. Does the Company possess a certificate of authority authorizing it to transact life insurance in the State of California? Yes No
4. Does the Company possess a certificate of authority authorizing it to transact life insurance in its home state? Yes No
5. Does the Company possess authority from its home state to transact variable life insurance?
 Yes No
6. Does the Company possess a combined capital and surplus of at least two million dollars; free, clear and unencumbered? Yes No
7. Have all officers, directors and other key management persons of the Company at no time during the past ten years been convicted on, or had pronouncement of a sentence suspended on, or been pardoned for conviction of, or pleaded guilty, or nolo contendere to, an information or an indictment in any jurisdiction charging a felony for embezzlement, theft, larceny, mail fraud or violation of any corporate securities statute or regulation, or any insurance law or regulation? Yes No
8. Have all persons and entities, (and officers, directors, and key management persons of such entities) owning or controlling, directly or indirectly, an interest in more than 10 per cent of the stock of the company at no time during the past ten years been convicted on, or had pronouncement of a sentence suspended on, or been pardoned for conviction of, or pleaded guilty, or nolo contendere to, an information or an indictment in any jurisdiction charging a felony for embezzlement, theft, larceny, mail fraud or violation of any corporate securities statute or regulation, or any insurance law or regulation? Yes No
9. Is the company unaware of any fact or circumstance concerning any of its officers or directors that would adversely affect the character or general fitness of such officer or director, or impair the ability of the officer or director to assume and exercise responsibility? Yes No
10. Has the company at no time during the past ten years been convicted on, or had pronouncement of a sentence suspended on, or been pardoned for conviction of, or pleaded guilty or nolo contendere to, an information or indictment in any jurisdiction charging any criminal offense? Yes No
11. Has the Company at no time during the past ten years been adjudged or determined by any court to be liable or culpable as alleged in any civil action filed against it by any state or federal agency?
 Yes No
12. Has the Company's certificate of authority, in every state where it is admitted, remained unrevoked, unsuspended, and otherwise in good standing for the past ten years? Yes No

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13. Has the Company at no time during the past ten years received an order from any state or federal agency to halt or cease and desist from any action or practice? Yes No
14. Has the company at no time during the past ten years been subject to any proceeding of conservation or receivership by any state or federal agency? Yes No
15. Has the Company at no time during the past ten years entered into any consent decrees or similar stipulations with state or federal agencies in regard to penalties or sanctions (other than monetary fines) for alleged violation of any state or federal statute or regulation, which decrees or stipulations required demotion, dismissal, retirement or transfer of any officer, director or other management official; any change in ownership or control of the Company; or any revision in Company procedures or operations? Yes No
16. Has the Company at no time during the past five years agreed, or been required, to pay a fine, forfeiture or monetary settlement of \$1,000 or more, in connection with insurance or securities-related activities, by any state or federal agency (other than for late filing of documents)? Yes No
17. Has the Company duly received a certificate of authority from every state to which it has applied for admission during the last ten years? Yes No
18. Is the Company presently subject to no enforcement actions brought by any state or federal agency in connection with the Company's insurance or securities-related activities? Yes No
19. Is the Company presently subject to no lawsuits or other legal actions which are or would be required to be disclosed under federal securities statutes or regulations? Yes No
20. Has the Company's Board of Directors duly adopted a resolution creating the separate account or accounts used in the operation of the Company's variable life insurance business? Yes No
21. Does the Company's resolution authorize the allocation to the separate account of premiums or other amounts paid to the Company pursuant to a variable life insurance policy for purposes of providing for benefits under this policy? Yes No
22. Does the resolution or other enabling documents relating to the separate account specify that the income, if any, and the gains and losses realized and unrealized, on the Company's variable life insurance separate account(s) shall be credited or charged to the separate account without regard to other gains or losses by the Company? Yes No
23. Does the resolution or other enabling documents relating to the separate account specify that the variable life insurance separate account(s) shall not be chargeable with liabilities arising out of any other business of the Company? Yes No
24. Does the resolution or other enabling documents relating to the separate account specify the manner or policy by which the amounts allocated to the variable life insurance separate account, and accumulations thereon, shall be invested and reinvested? Yes No
25. Are all amounts allocated to your Company's variable life insurance separate account(s) owned by your Company? Yes No
26. Will your Company at no time hold itself out as a trustee for any amounts in the variable life

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- insurance separate account(s) (or any underlying fund(s))? Yes No
27. Is the Company's Board of Directors legally responsible for all acts concerning the separate account?
 Yes No
28. Will every variable life policy delivered or issued for delivery in California be funded by or reserved in a single separate account? Yes No
29. Will all variable life insurance policies delivered or issued for delivery in California be funded by or reserved in the same separate account? Yes No
30. Will your Company maintain all reserves for benefits guaranteed as to dollar amount and duration, as well as funds guaranteed as to principal amount or stated rate of interest, only in its general account and not in its variable life insurance separate account(s), unless otherwise approved by the California Insurance commissioner? Yes No
31. Except as expressly requested by policyholders, or approved by the California Insurance Commissioner, will your Company sell, exchange or transfer assets between its separate accounts, or between its general account and any of its variable life insurance separate account(s), only in order to establish such separate account(s) or support the operation of the variable life contracts with respect to the separate account to which the transfer is made? Yes No
32. Will all transfers of assets between separate accounts or between the company's general account and a variable life insurance separate account be made only in cash, or by a transfer of securities having a readily-determinable market value and previously approved by the California Insurance Commissioner? Yes No
33. Have all proposed or contemplated investment series or portfolios been disclosed in the application papers? Yes No
34. Has the Company formulated a precise plan of operations for transaction of a variable life insurance business, including provisions for securing all necessary investment, custodial, data processing, principal underwriting, policy form preparation, policy transaction processing, and actuarial services; a definite program or system for marketing the products to the public; identification of target markets and geographic regions; arrangement for a duly-licensed agency force or other lawful means of selling policies to the targeted markets; and financial estimates and projections regarding anticipated future expenses and revenues arising from the variable life business? Yes No
35. Has the Company's plan of operations for transaction of variable life business been carefully reviewed, considered and approved by the principal executive officer(s) responsible for such functions? Yes No
36. Will the Company, if authorized to transact variable life insurance in this State, submit to the Commissioner all reports, information and statements specified in Section 2(f), and at the intervals specified in that Section? Yes No
37. Will the Company, if authorized to transact variable life insurance in this State, mail to each California policyholder, at his or her last known address, reports containing all the materials specified in Section 8, and at the intervals specified by that Bulletin? (Note differences from information specified by NAIC Model Variable Life Regulation.) Yes No

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38. (a) Is the Company aware that all variable life insurance sales materials and advertisements are subject to the general life advertising requirements at California Administrative Code, Title 10, §§2547-2547.11? Yes No
- (b) Will the Company examine all such materials for compliance with §§2547-2547.11 prior to use in California? Yes No
39. Will the Company, in transacting its California variable life insurance business, issue only individual variable life insurance policies (no group risk-averaging or experience rating)? Yes No
40. Will the company, in transacting its California variable life insurance business, at no time reserve discretion to implement, for special cases or particular persons, any changes in variable life insurance premium amounts or other terms and conditions not equally available to all other similarly-situated persons? Yes No
41. Will the company, at all times, establish, maintain and follow complete, comprehensive written rules and procedures for underwriting and acceptance of variable life insurance policies? Yes No
42. Will the Company, in transacting its California variable life insurance business, at no time purport to reserve unlimited discretion to reject an application for "any reason"? Yes No
43. Will the reserve liabilities for variable life insurance policies be established pursuant to the provisions of CIC §10489.1 et seq. ("Standard Valuation Law") in accordance with actuarial procedures that recognize the variable nature of the benefits provided, the variable nature of premiums, and any mortality guarantees? Yes No
44. Will the reserve liabilities for any guaranteed minimum death benefit on Applicant's variable life insurance policies be maintained in Applicant's general account? Yes No
45. Will the reserve liabilities for the guaranteed minimum death benefit in all scheduled-premium policies be the reserve needed to provide for the contingency of death occurring when the guaranteed minimum death benefit exceeds the death benefit that would be paid in the absence of the guarantee? Yes No
46. Will the reserve liabilities for the guaranteed minimum death benefit in all scheduled premium policies be not less than the greater of the minimum reserves specified in subsections (b)(1) and (b)(2) of Section 4? Yes No
47. Will the reserve liabilities for any guaranteed minimum death benefit provided in Applicant's flexible-premium policies be no less than the aggregate total of the term costs, if any, covering the period of the guarantee, assuming an immediate one-third depreciation in the current value of the assets of the separate account, followed by a net investment return equal to the valuation interest rate? Yes No
48. Will the reserve liabilities for all fixed incidental insurance benefits, and any guarantees associated with the fixed aspects of variable incidental insurance benefits, be maintained in the general account in amounts determined in accordance with actuarial procedures appropriate to such benefits? Yes No

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49. Will the reserve liabilities for all variable aspects of variable incidental insurance benefits be maintained in the separate account in amounts determined in accordance with actuarial procedures appropriate to such benefit? Yes No
50. Will Applicant at no time offer or provide any guarantee of, or relating to, the investment performance or results of its variable life insurance separate account or underlying fund? Yes No
51. Will all assets of the Company's variable life separate account, and any underlying fund, be held at all times within the borders of the United States? Yes No
52. If the Company's variable life separate account, or any underlying fund (or series, portfolio, or other subdivision thereof) will invest any assets in repurchase agreements:
- (a) Will all repurchase agreements be transacted only with entities meeting specific credit and solvency standards administered and verified by the insurer's investment advisor? Yes No
- (b) Will all repurchase transactions be executed pursuant to a comprehensive master repurchase agreement setting forth the terms and conditions of the transaction, and having the incidents of a valid promissory note in favor of the account, fund, or subdivision thereof? Yes No
- (c) Will a valid, binding security interest in favor of the account, fund, or subdivision thereof be created, and perfected, in all collateral securing such repurchase agreements? Yes No
- (d) Will all such repurchase agreements be secured at all times by collateral consisting of liquid assets having a market value of not less than 100% of the cash or assets transferred to the other party in the repurchase transaction? Yes No
53. If the Company's variable life separate account, or any underlying fund (or series, portfolio, or other subdivision thereof) will engage in the lending of its securities, will all security lending transactions be entered into only with entities meeting specific credit and solvency standards administered and verified by the insurer or investment advisor? Yes No
54. If the Company's variable life separate account or any underlying fund (or series, portfolio or subdivision thereof) will invest in instruments or certificates of any sort issued by the U.S. office of a bank or other savings institution domiciled in a foreign nation, or a foreign branch of a U.S. savings institution, will all such instruments or certificates be payable in the United States and in U.S. dollars? Yes No
55. Will all investments of the Company's variable life insurance separate account (and any underlying funds) which possess a readily-available market value be valued either at their market value on the date of valuation, or at amortized cost if it approximates market value within the limits and constraints imposed by the U.S. Securities and Exchange Commission? Yes No
56. Will all investments of the Company's variable life insurance separate account (and any underlying funds) which lack a readily-available market be valued according to specific, objective methods or procedures set forth in writing? Yes No
57. Is the investment advisor to the separate account, and/or underlying fund if applicable, duly registered as an investment advisor pursuant to the Investment Advisors Act of 1940? Yes No

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58. Does the investment manager (portfolio manager) of each investment subdivision, portfolio, or series of the Company's separate account (or underlying fund) possess substantial expertise and experience as an investment manager or advisor of a portfolio consisting of assets and investments of the same type as he will manage in regard to your Company's separate account investments? (If responsible experience is less than three years, please provide resume of investment manager and provide notarized certifications that the Company has fully investigated and is satisfied with the qualifications, background and expertise of the investment manager.) Yes No
59. Have the investment managers (portfolio managers) of each investment subdivision, portfolio, or series of the Company's separate account (or underlying fund) at no time during the past ten years been dismissed, requested to resign, or resigned to avoid dismissal, from any position involving investment duties, on account of violation of any law, rule or ethical standard relating to insurance or securities? Yes No
60. Does the investment advisory agreement(s) concerning the Company's variable life insurance operations provide in substance that notwithstanding any other provisions of the agreement, it is understood and agreed that the Company or, if applicable, the underlying fund, shall retain the ultimate responsibility for and control of all investments made pursuant to the agreement, and reserve the right to direct, approve or disapprove any action taken on its behalf by the investment advisor? Yes No
61. Is every custodian holding securities or other assets of the Company's variable life insurance separate account (or underlying fund) an institution permitted to serve in such capacity by the 1940 Investment Company Act and/or reviewed and approved for such purpose by the Securities & Exchange Commission? Yes No
62. If the company plans to reinsure any obligations under its variable life policies, will all such reinsurance be ceded only to insurers admitted to transact life insurance in California? Yes No
63. If the company plans to reinsure any obligations under its variable life policies, will such reinsured obligations consist only of guaranteed minimum death benefits, and fixed-amount incidental insurance benefits? Yes No
64. Does the Company refuse to employ (except with the prior written approval of the home state insurance commissioner) in any material connection with the handling of separate account assets, or assets of any underlying fund, any person who:
- (a) in the last 10 years has been convicted of any felony or misdemeanor arising out of conduct involving embezzlement, fraudulent conversion, or misappropriation of funds or securities, or involving violations of §§1341, 1342, or 1343 of Title 18, United States Code, Yes No or;
- (b) within the last 10 years has been found by any state regulatory authority to have violated or has acknowledged violation of any provision of any state insurance law involving fraud, deceit or knowing misrepresentation, Yes No or;
- (c) within the last 10 years has been found by any federal or state regulatory authorities to have violated or have acknowledged violation of any provision of federal or state securities laws involving fraud, deceit or knowing misrepresentation? Yes No

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65. Will the Company make inquiries and attempt to determine that no persons, firms, or employees of firms which supply consulting, investment, administrative, custodial or other services affecting the administration of the Company's variable life insurance business, have been subject to the sanctions described in the preceding question? Yes No
66. Is the Company aware of and able to comply with the California Insurance Code provisions concerning conflicts of interest (CIC §§1101-1104) as applied to each and all of the following persons in respect to variable life insurance operations:
- (a) officers and directors of the Company, Yes No
- (b) members of any managing committee or board of a separate account, Yes No
- (c) officers and members of any managing committee or board of any underlying fund controlled by the insurer, and Yes No
- (d) officers, directors and portfolio managers of any investment advisor affiliated with the insurer? Yes No
67. Will the Company seek to prevent all of the following persons: (a) officers and directors of the insurer, (b) members of any managing committee or board of a separate account, (c) officers and members of any managing committee or board of any underlying fund, and (d) officers, directors and portfolio managers of the investment advisor, from receiving, directly or indirectly, any commission, or any other compensation with respect to the purchase or sale of assets of such separate account (or underlying fund)? Yes No
68. Will no officer, director, trustee, or member of any governing board or body of (a) the insurer, (b) the separate account, (c) any underlying fund, and (d) the principal underwriter or distributor, receive directly or indirectly any commissions or any other compensation contingent upon the writing, issuance, sale, procurement of application for, or renewal, of any variable life insurance policy? Yes No
69. Has the Company adopted a written statement specifying the standards of suitability to be used by the Company and all other persons or entities marketing the Company's variable life insurance policy, which specifies that no recommendation shall be made to an applicant to purchase a variable life insurance policy, and that no variable life insurance policy shall be issued, in the absence of reasonable grounds to believe that the purchase of such policy is not unsuitable for such applicant on the basis of information furnished after reasonable inquiry of such applicant concerning the applicant's insurance and investment objectives, financial situation and needs, and any other information known to the insurer or to the agent making the recommendation? Yes No
70. Will the Company's application forms for variable life insurance elicit sufficient information on the items identified in the statement of suitability standards to determine the suitability of variable life insurance for the applicant? Yes No
71. Is the Company a party to no service agreement affecting the operation of its variable life insurance business which provides, in effect, that if the agreement is terminated, the operations of the Company or any separate account, underlying fund or series thereof must be discontinued or restricted in any way? Yes No

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72. (a) Do all service agreements affecting the administration of the Company's variable life insurance business contain the language required by Section 2? Yes No
- (b) Are all service arrangements affecting the administration of the company's variable life insurance business in writing? Yes No
73. Do all service agreements affecting the administration of the company's variable life insurance business expressly allow the insurer (or underlying fund, if applicable) to terminate such contracts without payment of any penalty, forfeiture, compulsory buyout amount, or performance of any other obligation which could deter termination? Yes No
74. Do all service agreements affecting the administration of the Company's variable life insurance business afford the insurer (or its underlying fund, if applicable), a right to cancel the contract and discharge the servicing entity or person in the event such entity or person fails to perform in a satisfactory manner? Yes No
75. Do all service agreements affecting the administration of the Company's variable life insurance business provide that the insurer, separate account (or the underlying fund, if applicable), shall own and control all the pertinent records pertaining to its variable life insurance operations? Yes No
76. Do all service agreements affecting the administration of the Company's variable life insurance business provide that the insurer, separate account (or the underlying fund, if applicable), shall have the right to inspect, audit and copy all pertinent records pertaining to performance of services under the agreement? Yes No
77. Does the Company have authority and ability to exercise actual supervision and control of the marketing of its variable life insurance policies? Yes No
78. Does the Company possess and enforce clear, written standards governing the supervision of the marketing of its variable life insurance policies? Yes No
79. Do the contract(s) providing for the sale to the Company's separate account of the shares of an underlying mutual fund, if any, expressly provide for sales and redemptions of fund shares, upon demand by the Company, at the shares' net asset value as either next or last determined in accordance with the latest fund prospectus? Yes No
80. Will the Company refuse to pay any commissions, or portions thereof, or other compensation calculated upon a percentage of premium, or other valuable consideration on insurance business in this state, to any person or entity other than an admitted insurer or a duly-licensed life insurance agent (and variable contract agent, if applicable), in connection with the transaction of the Company's variable life insurance business in this State? Yes No
81. Do all agreements providing for the collection of premium funds in connection with the administration and transaction of the Company's variable life insurance business expressly require that all such premiums be held at all times in a fiduciary capacity and promptly (or in any event within no more than 30 days) be forwarded to the Company? Yes No
82. Do all agreements pertaining to the underwriting and/or marketing of the Company's variable life

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insurance business preserve the insurer's ability to exercise the following rights or duties:

(a) to retain the ultimate right to appoint and discharge agents, Yes No

(b) to retain the ultimate right of control over, and responsibility for, marketing the variable life policy, Yes No

(c) to retain the ultimate right of control over, and responsibility for, the design and terms of the variable life policy, Yes No

(d) to review and approve all advertising concerning its variable life policies, Yes No

(e) to reject variable life policy applications for good cause, and retain ultimate responsibility for policy underwriting, Yes No

(f) to require that all parties selling the Company's variable insurance products be duly licensed as insurance producers pursuant to applicable state law, and to retain the ultimate responsibility for such licensing, Yes No

(g) to require that the marketing entity not give any information nor make any representations concerning any aspect of the Company's variable life insurance policies or operations to any person or entity unless such information or representations are contained in the registration statement and the pertinent prospectus filed with the Securities & Exchange Commission, or are contained in sales or promotional literature approved by the Company? Yes No

83. If the Company will not deliver to all variable life policy applicants SEC-effective prospectuses pertaining to the separate account and any underlying fund [or if such prospectuses do not include all the information specified in Section 6(a)-(i)], will the insurer provide the policy applicant with all the material described in Section 6(a)-(i), and obtain a written acknowledgment thereof from the recipient before or coincident with the execution of the policy application? (Note: disclosure requirements differ from provisions of NAIC model regulation.) Yes No

84. Does the Company agree and commit to deliver to all California variable life policy applicants who receive any prospectus as required by the securities laws of the United States, a copy of any "Statement of Additional Information" prepared as a supplement to such prospectus, and to deliver the Statement of Additional Information concurrently with delivery of the prospectus?
 Yes No

85. Will all sales illustrations shown or furnished in connection with the sale of the Company's variable life insurance policies conform strictly to the nine requirements in subparts (h)(1) through (h)(9) of Section 6? Yes No

I hereby further certify and agree on behalf of the Company that if the Company's variable life insurance operations should in the future cease to be conducted in accordance and conformity with the certifications contained herein, insofar as they may be applicable, the Company consents to the surrender of its California qualification to transact a variable life insurance business, and/or the suspension, or to apply for withdrawal, of its qualification, whichever is applicable, if at any time the Department determines, after due notice and opportunity to respond is afforded the Company, that such surrender, suspension

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and/or withdrawal is warranted due to the company's failure to continue to comply with the certification and representations set forth above; and the Company further herewith agrees and stipulates to the issuance of an order under California Insurance Code §1065.1, without further proceedings, in the event the Company shall have failed to surrender its variable life insurance qualification and/or accept suspension or apply for withdrawal as hereinabove described, within 15 business days after the Department's request therefor in accordance with this provision.

Witness my signature this _____ day of _____, 20____, at _____

(Affiant)

(Title)

Subscribed and sworn to before me on the date and year above written.

(Notary Public in and for said County and State)

My commission expires _____