

CALIFORNIA CREDIT AUTHORIZATION

We have received your application for Producer Appointment with Midland National Life Insurance Company, Annuity Division.

Under California law we must inform you that we utilize Trans Union, a consumer-reporting agency, to obtain records of employment history, credit history, financial status, or record of any illegal activity on applicants for producer appointments with our company. Your signature on the Producer Application authorizes Midland National, or its duly authorized representative, to contact Trans Union in order to obtain a record of employment history, credit history, financial status, or record of any illegal activity on you; and also authorizes the release of such information by Trans Union in connection with your application. In addition, your signature on the application authorizes Midland National to release information about any debit balance you may incur to Vector One, its successors, or any organization designated to replace Vector One.

With your signature below, we will obtain an employment-only credit check that does not include a credit score. An employment credit check will not negatively affect your credit score or status with the credit-reporting agencies.

Also, under California Law, you are entitled to a copy of the record Midland National obtains from Trans Union. Please indicate by checking the appropriate box whether you would like a copy of the report sent to you.

- Yes, please send a report to the residence address I indicated on my application.
- No, I do not wish to have a copy of the report sent to me.

Please send this letter back, with your signature and report choice from above, as soon as possible to complete your file. Your agent contract will remain at a pending status until this requirement is satisfied. Thank you.

Signature

SSN

Date