OXFORD®
LIFE INSURANCE COMPANY

Oxford Life Insurance Company
2721 North Central Avenue
Phoenix, Arizona 85004
Fax: (866) 295-6232 • Telephone: (800) 308-2318

Authorization for Consumer Report and/or Investigative Consumer Report

Pursuant to the authorization given by you in your Producer Application in the Oxford Life Insurance Company Agreement, Oxford Life Insurance Company (the Company) will request a consumer report from a consumer reporting agency under the provisions of the Fair Credit Reporting Act (FCRA).

In general, a "consumer report" means any communication by a consumer reporting agency bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living which is used in whole or in part for the purpose of establishing your eligibility to act as the Company's producer. An "investigative consumer report" means a consumer report or portion thereof in which information on your character; general reputation, personal characteristics or mode of living is obtained through personal interviews with current or former employers, friends, associates, neighbors or other personal acquaintances. The types of information that may be requested in a consumer report include, but are not limited to, credit reports, criminal record checks, court records checks, summaries of educational and employment records and histories.

If an adverse action is taken based in whole or in part on any information contained in a consumer report, the Company will provide you with notice of the adverse action, contact information with respect to the consumer reporting agency and notice of the right to obtained a copy of the consumer report and to dispute with the consumer reporting agency the accuracy or completeness of any information contained in the consumer report furnished by the agency.

With respect to an investigative consumer report, you have the right to request complete and accurate disclosure of the nature and scope of the investigation request upon written request by you within a reasonable period of time after receipt of this notice.

If you are unwilling to agree to the above, your producer application will not be processed. If you are willing to agree to the above, please sign below:

_____ _____
Producer's Signature Date

_____
Producer's Printed Name