

LEAD PURCHASE AGREEMENT

"Lead Program"

PARTIES TO THE AGREEMENT

The following document is an agreement between Ritter Insurance Marketing and _____, (hereinafter referred to as AGENT) for the purchase of leads.

PARTS OF THE AGREEMENT

This Agreement consists of 2 parts. The First Part is the Lead Purchase Agreement and the Second Part is the T65 Order form.

MERGER CLAUSE

These two parts (Described in PARTS OF THE AGREEMENT), together, constitute the entire agreement. This Agreement supersedes all previous understandings and agreements between the Parties, whether oral or written.

LEAD GENERATION and LEAD QUALITY

Ritter Insurance Marketing will generate leads using Direct Mail and Telemarketing. Telemarketing will be used at the discretion of Ritter Insurance Marketing. A Direct Mail Lead is defined as a lead where a response card is returned (with or without a phone number) to Ritter Insurance Marketing and where the recipient indicates a desire to speak to an agent, either by checking the appropriate box or writing a note, indicating such desire. A Telemarketed lead is a lead where the individual, after being asked a qualifying question or questions, states to one of our representatives that they wish to be contacted by an agent to discuss their Medicare options.

TERMS OF THE AGREEMENT

General Terms

Ritter Insurance Marketing agrees to provide AGENT with 15 Leads for a price of \$10 per lead and a total of \$150.¹ This \$150 will be billed to AGENTS' credit card or paid by check in advance of receiving the leads. The \$150 will be placed in AGENTS' account in Agent Gateway. **Please note that there are no refunds.** The leads must be called by AGENT within 5 days of "receipt" of the leads. (This means that each individual lead must be contacted.) The leads will be considered "received" when they are downloaded into Agent Gateway and available to AGENT. AGENT also agrees to update Ritter Insurance Marketing about the status of the lead by making notes and checking the appropriate boxes in Agent Gateway.

AGENT further stipulates by signing this agreement that they viewed the Web Ex Training on Agent Gateway entitled "Ritter Insurance Marketing Lead Program".

AGENT will choose county(s) and/or zip code(s) where leads will be generated. These county(s)/zip code(s) will be approved/denied at the discretion of Ritter Insurance Marketing. Ritter Insurance Marketing will also determine at its discretion the number of counties/zip codes to assign to AGENT.

RECOURSE IF TERMS NOT FOLLOWED

If AGENT does not contact the lead(s) (each individual lead) within 10 days, then Ritter Insurance Marketing at its sole discretion reserves the right to take the lead(s) (that were not called) back and reassign the lead(s) to another agent. If Ritter Insurance Marketing decides not to take back an individual lead, this does not mean that Ritter Insurance Marketing is giving away its discretion to take back other lead(s) in the future. AGENT will not receive a credit for leads that are taken back and re-distributed.

¹ Please note that Ritter Insurance Marketing will provide the leads to AGENT, but Ritter Insurance Marketing does not guarantee a timeframe for delivery.

If AGENT does not update Ritter Insurance Marketing about the status of the lead, then Ritter Insurance Marketing reserves the right to remove the agent from receiving leads under the Lead Program. Please note that if AGENT is removed from the program, they will not receive the balance of the \$150 paid for the leads. This money will, instead, be forfeited.

RENEWAL

The terms of this Agreement will be considered renewed when AGENT pays \$150 to replenish their account. AGENT shall provide Ritter Insurance Marketing with written notice if they do not intend to replenish their account with another \$150 when their account balance reaches \$50. If this agreement is not renewed within 15 days of the account reaching \$50, then Ritter Insurance Marketing reserves the right to reassign the zip code(s)/county(s) to another agent.

EXECUTION

_____	_____
Craig Ritter	Date
President Ritter Insurance Marketing	

_____	_____
Chuck Ducharm	Date
Contact Center Manger Ritter Insurance Marketing	

_____	_____
Agent	Date

