

Agreement of Confidentiality and Non-Disclosure

This Non-Disclosure Agreement is made by and between the recipient _____, and the disclosing party, The Total Financial Group, LLC.

This Agreement shall govern the conditions of disclosure of certain "Confidential Information". With regard to the Confidential Information, the recipient does hereby agree:

1. Not to use the information provided, especially in respect to trade secrets, except for the purpose of evaluating interest in entering a business relationship and will only enter into such a business relationship on terms and conditions as may be mutually agreed upon; and
2. To safeguard the information against disclosure to others with the same degree of care as exercised with its own information of a similar nature.
3. Not to disclose the information to others, without express written permission, except that:
 - a. which either party may demonstrate by written records was previously known;
 - b. which are now, or become in the future, public knowledge other than through acts or omissions by either party;
 - c. which are lawfully obtained by either party from independent sources;
4. That the secrecy obligations with respect to the information shall continue for a period ending 5 years from the date hereof.
5. All information, data, reports and other documents or things supplied or made available are made available for the purpose of evaluating interest in entering a business relationship. These documents or things and all copies or duplicates of them will at all times remain the property of the respective parties.
6. Neither party shall, for any reason, contact clients of the other party unless authorized to do so.
7. Since it would be difficult to measure damage caused by any breach of this agreement, injunctive or other appropriate relief may be obtained to restrain any breach of this Agreement without showing any actual damage sustained.

If a court of competent jurisdiction finds any provision of this Agreement invalid or unenforceable, the remainder of the Agreement shall nevertheless remain in full force and effect.

This Agreement shall be construed and interpreted in accordance with the laws of the State of Louisiana, without regard to principles regarding conflict of laws and in the jurisdiction and venue of the federal and state courts of the State of Louisiana and waive any objections thereto.

IN WITNESS WHEREOF the Parties have hereunto executed this Agreement as of the day and year first written below.

Company (if applicable)

Name Title

Signed Date

Dos and Don'ts

Sales Support

A webinar/conference call is conducted weekly on Monday's at 4:00pm where advisors may bring questions pertaining to this program. This is where questions are to be brought, unless the question pertains to a proposal for which you have already submitted documentation. Please do not call or email with questions about the program.

A webinar will be conducted weekly where you may send prospective clients whom you have already pitched, and whom you have already attempted to collect documentation from. This is meant for prospects who need to know more prior to providing the necessary documentation. This webinar is NOT intended to generate interest.

Do not ask for someone to contact your prospect for you.

Do not ask for someone to join you on a call, or in person, with your prospect, unless:

- a) You have already collected all documentation and a proposal has been generated, and you have scheduled the call or meeting.
- b) You have already pitched the prospective client and they have requested that you speak to their CPA, and you have scheduled the call or meeting.
- c) You have already pitched the prospective client and they have more than 100 employees.

Insurance License (not required)

A licensed insurance agent CANNOT quote, take applications, or give advice (other than general) on an area of insurance for which they are not licensed.

A business consultant who is not licensed may NOT provide insurance quotes, or take applications; however they may give general business advice regarding business expenses such as insurance to employers. An unlicensed business consultant may introduce the benefits of our 105 plan to employers. A business consultant may only speak with an employee of a business who is representing the business, and may NOT speak to an employee, as an employee who would benefit from the program.

ONLY a LICENSED health insurance agent, who has been certified by TFG, may discuss the Classic 105 plan with Employees and ONLY licensed health insurance agents, who have been CERTIFIED by TFG, may enroll employees.

Non-approved materials and the use of approved materials:

TFG requires that all material regarding TFG and the Classic 105, and all material regarding Diamond FLA be approved prior to being published, put on a web site, or social media without it being approved by the home office. This has been stressed in training, and on Monday calls. TFG will terminate the agreement of any advisor violates these policies. If you have a web site or post on social media, and are using any TFG material that has not been approved, you need to take it down immediately. If you are using any non-approved marketing materials, stop using them.

Use only approved presentations and marketing materials from the home office. Please take this seriously, and act accordingly as TFG will be looking at the web and social media for violations.

We want to stress again, the importance of using only approved materials. Also, do not change the name of the program. Do not misrepresent any aspect of the program. TTFG will be looking on the web for violations.

Using approved materials to build your own website or marketing materials is prohibited!!! TTFG materials are approved for what they are on the website for, a flyer, a brochure etc... not to be used to rebuild anything else!!

Affiliates

All affiliates must sign and submit both the Agreement of Confidentiality & Non-Disclosure and this acknowledgement of Do's & Don'ts

Acknowledge

I acknowledge that I have reviewed and will comply with these rules and additional rules, as announced, and that non-compliance will result in removal of access to this program.

<hr/>		<hr/>
Company	(if applicable)	Phone 1
<hr/>		<hr/>
Name	Title	Phone 2
<hr/>		<hr/>
Signed	Date	Email