



**American Guardian Group of Companies
Seller Code of Conduct for Retail Sales**

It is the policy of the American Guardian Group of Companies ("AGWS") to provide our Seller Code of Conduct for Retail Sales ("Seller Code of Conduct"), which will serve as a guide to the proper sales practices for all retail sellers ("Sellers") of AGWS products. This means following the basic parameters as outlined below:

Transparent, Honest and Accurate

- Seller shall market all products using comprehensive, clear, plain and easily understood standard language including, without limitation, accurate and detailed descriptions of the product and its benefits, terms and cost. Seller shall not misrepresent, add, remove or otherwise modify the terms and conditions of any product or contract terms, or engage in any deceptive, false, unethical or unlawful marketing practices.
- Seller shall only advertise, market or offer products using materials, forms and other resources provided by AGWS. These forms shall not be modified, altered or duplicated without the prior written consent of AGWS.
- Seller shall provide a written copy of the terms and conditions of any product contract at the time of sale. All customers should be given adequate time to review every document and ask any questions related to the product prior to being asked to execute a contract. Seller shall not guess or make-up answers to questions to which it does not know the answer.
- Seller shall disclose to the customer that the products are optional and not required to obtain financing, receive more favorable credit terms, purchase the vehicle or receive a reduced price on the vehicle.

Promote Good Sales Practices

- Seller shall market products utilizing a value added selling technique. Sellers shall not create a false sense of urgency or employ high pressure sales tactics related to the sale of products. Seller shall not market a product via intimidation, coercion, bullying or aggressive insistence.
- Seller shall always disclose products, prices and associated fees. No product should ever be marked as "free" or packed into the purchase price or payment amounts. Seller should avoid generalized pricing statements such as "only a few dollars per month."
- Seller shall be straightforward, honest and truthful in all business relationships; avoid conflicts of interests and not be associated with any information that is materially false, misleading or which is misleading by omission.

Consistent and Fair Treatment of All Customers

- Seller shall not and AGWS prohibits the discrimination or disparate treatment of any customer in the offer or sale of any product based on the customer's race, color, religion, national origin, ancestry, military status, age, gender, orientation, disability, marital status, pregnancy, or unfavorable military discharge or any other personal characteristic. At no time shall Seller discriminate, offer personalized or preferential pricing based on any such personal characteristic.
- Seller shall only offer a product based on the customer's needs and eligibility for benefits within the product. Seller should be cognizant of limits on coverage within the program and ensure the retail rate charged is reasonable in comparison to the potential benefits within the product.

Documentation

- Seller must retain copies of all documents, menus and sales scripts used in conjunction with the offering or sale of AGWS products (including signatures) in a secure location. All documents must be signed by the customer at the time of sale. AGWS may, at any time, request a copy of the signed customer documents.
- Seller shall not ask a customer to sign incomplete or blank documents. Seller shall never sign any customer document on behalf of a customer.