



AMERICAN MEMORIAL further agrees that this Consent Order may be considered for the purpose of determining the appropriate sanction in any future actions with the Division for any violations of the laws or regulations of the State of South Dakota or for failing to abide by any order of the Director;

Wherefore, good cause appearing from the foregoing, it is hereby:

ORDERED that AMERICAN MEMORIAL pay a monetary penalty in the amount of \$5,000 payable to "South Dakota Division of Insurance" for deposit in the general fund of the State of South Dakota; and it is further

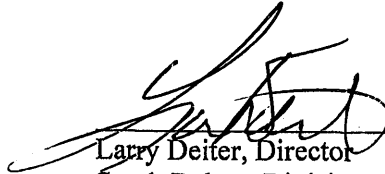
ORDERED that should AMERICAN MEMORIAL fail to comply with the provisions of this Order, the Division may seek the suspension or revocation of AMERICAN MEMORIAL's Certificate of Authority at hearing pursuant to SDCL 58-6-46, or seek other remedies available at law; and it is further

ORDERED that the use of this Consent Order for competitive purposes by an insurance agent or third-party administrator holding a license in the State of South Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for suspension or revocation of said license or authority; and it is further

ORDERED that AMERICAN MEMORIAL abide by the agreement made by it in this Consent Order.


ORDERED that the provisions of this Consent Order shall be effective from the date the Director signs this Order.

Dated at Pierre, South Dakota this 21<sup>st</sup> day of November, 2023.

  
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Larry Deiter, Director  
South Dakota Division of Insurance

The undersigned, on behalf of AMERICAN MEMORIAL LIFE INSURANCE COMPANY, represents it understands the terms of this Consent Order and the waiver of its due process rights and voluntarily enter into this Consent Order.

Dated this 7th day of November, 2023.

  
\_\_\_\_\_  
Signature of Authorized Representative  
Nathan Moenck  
\_\_\_\_\_  
Printed Name  
Associate General Counsel  
\_\_\_\_\_  
Title