




ORDERED that should AFSLIC fail to comply with the provisions of this Order, the Division may seek the suspension or revocation of AFSLIC'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

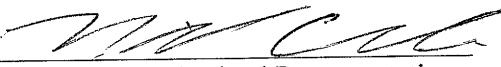
ORDERED that the provisions of this Consent Order shall be effective from the date the Director signs this Order.

Dated at Pierre, South Dakota this 19<sup>th</sup> day of February, 2014

  
Merle Scheiber, Director  
South Dakota Division of Insurance

The undersigned, on behalf of AFSLIC, 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 10 day of FEBRUARY, 2014.

  
Signature of Authorized Representative  
Michael Camilleri  
Name of Authorized Representative  
President  
Title