



NEW POWER  
GENERATION

*Freedom is a Choice*

**Freedom starts now**

**New Crusader  
Application**

# Personal Data

To be completed by the recruit. Please print legibly.

NPG Code \_\_\_\_\_

Complete Name \_\_\_\_\_ Birth Date \_\_\_\_\_ Social Security # \_\_\_\_\_

Drivers License # \_\_\_\_\_ Issue Date \_\_\_\_\_ Expiration Date \_\_\_\_\_ Birthplace \_\_\_\_\_ Country \_\_\_\_\_ Sex \_\_\_\_\_

Address \_\_\_\_\_ EMAIL- \_\_\_\_\_ PH# ( ) \_\_\_\_\_

Recruiter's Name \_\_\_\_\_

Code Number \_\_\_\_\_

Field Training reimbursement plan agreement signed and attached on : \_\_\_\_\_

Application fee paid on: \_\_\_\_\_

Current Licenses held: \_\_\_\_\_

## Mailing address and contact info

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Home Phone ( ) \_\_\_\_\_ Work Phone ( ) \_\_\_\_\_

E-mail \_\_\_\_\_

## Enter employer

Name of Employer \_\_\_\_\_ Date Hired \_\_\_\_\_ (if less than two years, please include prior employer)

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

**By signing below, you verify and approve the information provided in this application. We also want you to understand how this information will be used.**

- 1.) I am providing this information to you, as my recruiter, and to the NPG Group of business' to prepare my agent application in order to assist me in starting the process of becoming an independent agent / registered representative with the NPG Group. I understand that I also am allowing the NPG Group to share this information with any of its affiliates for the purposes of offering life insurance as well as securities products once I am licensed to do so.
- 2.) I understand that to avoid a need to provide this information on any subsequent applications, including any application to represent any product provider, information provided in this agent application can be imported into any NPG Group, as well as any of its affiliates application I complete in the future, regardless of the representative assisting me with the application. I will be sure that the information imported or otherwise included on an application is current and correct at the time the application is submitted. I, by signing below, confirm I have reviewed the information and approve it as what I intended to provide. I also hereby consent to the use of the information by the NPG Group and its representatives as described above to perform a background check prior to accepting my application to represent any of the product providers I intend to market with. I understand that this is an Independent Contractor application and not an offer of employment. I am in business for myself but not by myself.

1.) Approved By: \_\_\_\_\_ Date: \_\_\_\_\_



**New Power Generation Inc.  
NPG Financial Services Inc.  
NPG CAM Service Inc.**

**INDEPENDENT CONTRACTOR  
AGREEMENT**

This Independent Contractor Agreement (the "Agreement") is made as of \_\_\_\_\_ between **New Power Generation Inc., NPG CAM Services, NPG Financial Services Inc. (referred to as "NPG Group")** and \_\_\_\_\_ (the "Contractor").

WHEREAS, NPG Group requests Contractor to perform services for it and may request Contractor to perform other services in the future; and

WHEREAS, NPG Group and Contractor desire to enter into an agreement, which will define respective rights and duties as to all services to be performed;

NOW, THEREFORE, in consideration of covenants and agreements contained herein, the parties hereto agree as follows:

**1. Services**

Effective \_\_\_\_\_ Contractor shall provide NPG Group with services (the "Services"), which shall include, without limitation:

a.) **Sales Services.** This may include, but may not be limited to, cold calling, emailing and mailing to other places of business. Upon agreement by the buyer, Contractor shall inform NPG of all details for completion.

**2. Changes**

(a) **Change Orders.** NPG Group, without invalidating this Agreement, may order changes in the work within the general scope of the Agreement consisting of additions, deletions, or other revisions.

(b) **Adjustments to Compensation.** In the event that any such changes materially impact the cost to the Contractor of performing the Services or the time required for such performance, the parties shall negotiate in good faith a reasonable and equitable adjustment in the applicable Fees and schedule, as applicable.

**3. Compensation**

(a) **Commission Amount.** The work performed by Contractor shall be compensated on a commission only basis as set out below:

(b) **Payment.** All due payments will be made by NPG to Contractor after performance of the Work is fully completed to include a completed delivery receipt of all contracts. Once the policy is delivered, placed in force and is paid by the issuing agency, the completed sale is payable. Any payments still in the customer 7-day cool off period shall be rolled over to the following pay period. Contractor will not receive payment for any customer that refunds during the 7-day cool off period.

(c) **Taxes.** NPG shall not be responsible for federal, state and local taxes derived from the Contractor's net income or for the withholding and/or payment of any federal, state and local income and other payroll taxes, workers' compensation, disability benefits or other legal requirements applicable to Contractor.

Commission payable to Contractor per sale is paid at the contractor's level attained at the time of the sale. Contractor is aware of the starting level of their contract and the levels of positions within the NPG compensation and promotion schedules. Contractor has been given the requirements to attain a promotion within the company and agrees with these conditions.

#### 4. Expenses

(a) **Payment.** NPG is not liable for any expenses incurred by performance of the Services on behalf of NPG and its partner companies. Contractor decides how to best provide the Service, and is not duty bound to use their own telephone service.

#### 5. Independent Contractor Status

(a) **Status.** Contractor is an independent contractor of NPG. Nothing contained in this Agreement shall be construed to create the relationship of employer and employee, principal and agent, partnership or joint venture, or any other fiduciary relationship.

(b) **Authority.** Contractor shall have authority to act as agent for, or on behalf of, NPG in the marketing of financial products that the contractor is licensed and has been appointed to represent. Representing NPG in any manner other than specified is prohibited.

(c) **No Employee Benefits.** Contractor shall not be entitled to worker's compensation, retirement, insurance or other benefits afforded to employees of NPG.

6. **Representations and Warranties.** NPG and the Contractor respectively represents and warrants to each other that each respectively is fully authorized and empowered to enter into the Agreement and that their entering into the Agreement and to each parties' knowledge the performance of their respective obligations under the Agreement will not violate any agreement between NPG or the Contractor respectively and any other person, firm or organization or any law or governmental regulation.

#### 7. Confidential Information

Contractor shall not, during the time of rendering services to NPG or thereafter, disclose to anyone other than authorized employees of New Power Generation Inc. (or persons designated by such duly authorized employees of the Company) or use for the benefit of Contractor and its employees or for any entity other than NPG, any information of a confidential nature, including but not limited to, information relating to: any such materials or intellectual property; any of NPG projects or programs; the technical, commercial or any other affairs of NPG; or, any confidential information which NPG has received from a third party.



## 8. Intellectual Property

(a) **Work Product.** During the course of performing the Services, Contractor and its directors, officers, employees, or other representatives may, independently or in conjunction with NPG, develop information, produce work product, or achieve other results for NPG in connection with the Services it performs for NPG.

(b) **Ownership.** Contractor agrees that such information, work product, and other results, systems and information developed by Contractor and/or NPG in connection with such Services (hereinafter referred to collectively as the "Work Product") shall, to the extent permitted by law, be a "work made for hire" and shall remain the sole and exclusive property of NPG.

(c) **Assignment of Interest.** To the extent any Work Product is not deemed to be a work made for hire, Contractor with effect from creation of any and all Work Product, hereby assigns, and agrees to assign, to NPG all right, title and interest in and to such Work Product, including but not limited to copyright, all rights subsumed thereunder, and all other intellectual property rights, including all extensions and renewals thereof.

(d) **Moral Rights.** Contractor also agrees to waive any and all moral rights relating to the Work Product, including but not limited to, any and all rights of identification of authorship and any and all rights of approval, restriction or limitation on use, and subsequent modifications.

(e) **Assistance.** Contractor further agrees to provide all assistance reasonably requested by NPG, both during and subsequent to the Term of this Agreement, in the establishment, preservation and enforcement of NPG's rights in the Work Product.

(f) **Return of Property.** Upon the termination of this Agreement, Contractor agrees to deliver promptly to NPG all printed, electronic, audio-visual, and other tangible manifestations of the Work Product, including all originals and copies thereof.

## 9. Non-Solicitation.

During the term of this Agreement and for 1 year (365 days) after any termination of this Agreement, Contractor will not, without the prior written consent of NPG, either directly or indirectly, on Contractor 's own behalf or in the service or on behalf of others, solicit or attempt to solicit, divert or hire away any person employed, contracted or affiliated with NPG, or any customer of the NPG Group.

## 10. Term

This Agreement shall commence on the date and year first above written and shall continue for a period of one year after termination in accordance with this Agreement.

## 11. Termination

(a) **Notice of Termination.** This Agreement may be terminated by either NPG or the



Contractor at any time for any reason, with or without cause, by giving seven (7) days written notice of termination.

(b) **Payment Upon Termination.** NPG will pay Contractor for all Services that are fully completed by Contractor through the date of termination.

## 12. Indemnification

(a) **Indemnification by Contractor.** Contractor agrees to indemnify and hold harmless NPG and its officers, directors, employees, RVP's and agents, from and against all claims, liabilities, losses, costs, damages, judgments, penalties, fines, attorneys' fees, court costs and other legal expenses, insurance deductibles and all other expenses arising out of or relating to, directly or indirectly, from:

(i) the negligent, grossly negligent, or intentional act or omission of Contractor or its directors, officers, employees, agents or Contractors,

(ii) Contractor's failure to perform any of its obligations under this Agreement, and

(iii) any act or omission of Contractor in connection with the Work.

(b) **Notification.** NPG will promptly notify Contractor of any claim for indemnification.

(c) **Survival.** Contractor's obligations under this Section 10 shall survive termination or expiration of this Agreement.

## 13. General Provisions

(a) **Entire Agreement.** This Agreement constitutes the entire agreement between the parties, and supersedes all prior agreements, representations and understandings of the parties, written or oral.

(b) **Counterparts.** This Agreement may be executed in counterparts, each of which shall be deemed to be an original, but all of which, taken together, shall constitute one and the same agreement.

(c) **Amendment.** This Agreement may be amended only by written agreement of the parties.

(d) **Notices.** All notices permitted or required under this Agreement shall be in writing and shall be delivered in person or mailed by first class, registered or certified mail, postage prepaid, to the address of the party specified in this Agreement or such other address as either party may specify in writing. Such notice shall be deemed to have been given upon receipt.

(e) **Assignment.** This Agreement shall not be assigned by either party without the consent of the other party.

(f) **Governing Law.** This Agreement shall be governed by and construed in accordance with the laws of the State of Florida.



(g) **No Waiver of Rights.** A failure or delay in exercising any right, power or privilege in respect of this Agreement will not be presumed to operate as a waiver, and a single or partial exercise of any right, power or privilege will not be presumed to preclude any subsequent or further exercise, of that right, power or privilege or the exercise of any other right, power or privilege.

IN WITNESS WHEREOF, NPG and the Contractor have each executed and delivered this Agreement as of the Effective Date.

\_\_\_\_\_  
Agent- Independent Contractor

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Christopher A. Lopez  
President - CEO  
New Power Generation Inc.  
NPG Financial Services Inc.  
NPG CAM Services Inc.  
October 13, 2023



**NEW POWER**  
**GENERATION**  
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# Privacy Policy

## New Power Generation Inc.

This privacy policy has been compiled to better serve those who are concerned with how their "personal identifiable information"(PII) is being used by our representatives. All information is collected at the point of contact and used to implement the programs the client is applying for or is transacting. We follow the same policy as described below in our "online" privacy policy. All original materials that have been used for these purposes are returned immediately after the information has been electronically transferred and secured. Every representative is licensed and appointed in the state they are transacting business in. We recommend that you ask your representative for identification and proof of licensure prior to conducting any type of business with them, New Power Generation Inc., NPG Insurance Services or any of its affiliates.

## [www.newpowergeneration.us](http://www.newpowergeneration.us)

This privacy policy has been compiled to better serve those who are concerned with how their 'Personally identifiable information' (PII) is being used online. PII, as used in US privacy law and information security, is information that can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context. Please read our privacy policy carefully to get a clear understanding of how we collect, use, protect or otherwise handle your Personally Identifiable Information in accordance with our website.

### **What information do we collect?**

When ordering or registering on our site, as appropriate, you may be asked to enter your Name, Email address, Mailing address, Phone number, Social Security Number or other details to help you with your experience.

### **When do we collect information?**

We collect information from you when you fill out a form or enter information on our site.

### **How do we use your information?**

We may use the information we collect from you when you register, make a purchase, sign up for our newsletter, respond to a survey or marketing communication, surf the website, or use certain other site features in the following ways:

- To quickly process your transactions.

### **How do we protect visitor information?**

We do not use vulnerability scanning and/or scanning to PCI standards.

We use an SSL certificate

### **We implement security measures when a user:**

- enters, submits, or accesses their information.

We use a payment gateway provider.

### **Do we use 'cookies'?**

We do not use cookies for tracking purposes

### **Third Party Disclosure**

We may transfer your non-identifiable information to third parties. We may also transfer your identifiable information, but only to trusted third parties

### **Third party links**

Occasionally, at our discretion, we may include or offer third party products or services on our website. These third party sites have separate and independent privacy policies. We therefore have no responsibility or liability for the content and activities of these linked sites. Nonetheless, we seek to protect the integrity of our site and welcome any feedback about these sites.

### **Google**

We have not enabled Google AdSense on our site but we may do so in the future.

### **California Online Privacy Protection Act**

#### **According to CalOPPA we agree to the following:**

Users can visit our site anonymously

Once this privacy policy is created, we will add a link to it on our home page, or as a minimum on the first significant page after entering our website. Our Privacy Policy link includes the word 'Privacy', and can be easily be found on the page specified above.

Users will be notified of any privacy policy changes:

- On our Privacy Policy Page

Users are able to change their personal information:

- By logging in to their account

### **How does our site handle do not track signals?**

We honor them and do not track, plant cookies, or use advertising when a Do Not Track (DNT) browser mechanism is in place.

### **Does our site allow third party behavioral tracking?**

We do not allow

### **COPPA (Children Online Privacy Protection Act)**

We do not specifically market to children under 13

## Fair Information Practices

**In order to be in line with Fair Information Practices we will take the following responsive action, should a data breach occur:**

We will notify the users via email

- Within 1 business day

We agree to the individual redress principle, which requires that individuals have a right to pursue legally enforceable rights against data collectors and processors who fail to adhere to the law. This principle requires not only that individuals have enforceable rights against data users, but also that individuals have recourse to courts or a government agency to investigate and/or prosecute non-compliance by data processors.

## Contact Information

[www.newpowergeneration.us](http://www.newpowergeneration.us)

4700 Millenia Blvd Suite 500 Fifth Floor  
Orlando, FL 32839

863-289-6108

[npghq@npglife.org](mailto:npghq@npglife.org)



**NEW POWER**  
**GENERATION**  
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**DIRECT DEPOSIT AUTHORIZATION**  
**Zelle Payment Authorization**

Name: \_\_\_\_\_ NPG Number: \_\_\_\_\_  
 Financial Institution Name: \_\_\_\_\_  
 City, State: \_\_\_\_\_  
 Routing/Transit Number: \_\_\_\_\_  
 Bank Account Number: \_\_\_\_\_  
 Bank Account Name: \_\_\_\_\_  
 (as it appears on the account)  
 Type of Account:  Checking or Interest Checking  Savings  
 My Home Address: \_\_\_\_\_

**Phone # of Checking account:** \_\_\_\_\_

Email address for Zelle Payments: \_\_\_\_\_

("Principal address" under my Basic Agreement)

**Authorization**

For my convenience I hereby authorize New Power Generation Inc. (NPG) and its affiliates (collectively, the "NPG Companies") to direct deposit all payments I may be due (whether commissions, advances, bonuses or otherwise) directly to the above bank account. I understand

- this authorization will be implemented within 1 to 2 business days after it is processed; and
- the NPG Companies make no guaranty as to when any direct deposit amounts will arrive in my account. There is typically a delay of several days between the time a payment by the

NPG Companies and the time the deposit appears in my bank account.

In the event that a NPG Company deposits funds erroneously into my account, I authorize it to debit my account for the amount erroneously deposited.

I may terminate this Authorization by written notification to the NPG Companies by changing my direct deposit selection Via email to npghq@npglife.org with subject "Stop Direct Deposit", or faxing request to (407)926-0174. The notice will be effective following receipt by the NPG Companies and a reasonable time to act on the notice.

The NPG Companies may elect to terminate my Direct Deposit service at any time, in which event I will be paid by check. Accordingly, I agree to keep my home address up to date, I acknowledge that I am bound by the terms of any NPG Inc agent agreement to which I am party, which will control if there is any conflict with this Authorization.

Representative Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please send a copy of a voided check.





# NEW POWER GENERATION

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## New **Crusader** Reimbursement Program

The New Power Generation's New Crusader Reimbursement Program is designed to help you recover a portion of the capital it took for you to get started. The program is strictly between the signatories of this document. It is not an obligation of New Power Generation Inc. or any of its affiliated companies. In order to qualify for the New Teammate Reimbursement Program you must complete the list below.

1. Complete & submit the New Power Generation New crusader application with application fee
2. Successfully complete a **minimum of 4 field training sales with Training coach.**
3. Successfully complete all pre-licensing requirements and pass the state's Life & Health examination.
4. Become a recognized insurance Agent/producer with your state.
5. Become appointed with any of New Power Generation's life insurance carriers.

Once you have completed the following steps in starting your New Power Generation business then I, \_\_\_\_\_ will reimburse you, \_\_\_\_\_ the following expenses.

- |  |                 |
|--|-----------------|
| 1. Crusader Application fee                  | \$ _____        |
| 2. Legal Shield licensing Fee's :            | \$ _____        |
| 3. Pre-licensing certification requirements: | \$ _____        |
| 4. State Insurance Fees with fingerprinting: | \$ _____        |
| 5. Appointment Fee charged by your state:    | \$ _____        |
| <b>Total</b>                                 | <b>\$ _____</b> |

\_\_\_\_\_  
Training Coach

\_\_\_\_\_  
Date

\_\_\_\_\_  
New Crusader

\_\_\_\_\_  
Date

For Internal Use Only. Not to be distributed to the Public.

New Power Generation is a network of Independent business men and women, representing various Life Insurance, Debt management, Auto & Home insurance, Estate Planning , legal insurance companies.