

STATE OF TENNESSEE

Oath of Office

I, Howard Magill, do solemnly swear that as a member of the Advisory Committee on Credit Life Insurance Rates, I will support The Constitution of the State of Tennessee and The Constitution of the United States and that I will perform with fidelity the duties of the office to which I have been appointed and which I am about to assume. So help me God.

This the 24th day of October, 2013.

Howard Magill
Member Signature

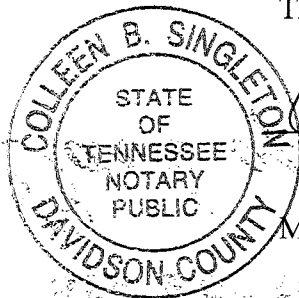
State of Tennessee

County of Davidson

I, Colleen B. Singleton

Have this day administered the oath of office to Howard Magill, a member of the Advisory Committee on Credit Life Insurance Rates as prescribed and required by law.

This the 24th day of Oct, 2013.



Colleen B. Singleton
Notary Public

My Commission Expires: 3/3/2014

For Secretary of State Use

Howard Magill is being appointed to the Advisory Committee on Credit Life Insurance Rates as a Representative of the Credit Life Insurance Business for a term beginning October 22, 2013 and ending June 30, 2019. This seat was formerly held by Mr. Wilfred L. Thornthwaite.