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DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

Our File Numbers 08A000479

IN RE: ROBERT J JARVIS
SENIOR ADVISORS OF ALABAMA LLC
SENIOR ADVISORS FOR WEALTH PROTECTION LLC
1039 GREYSTONE CREST
BIRMINGHAM AL 35242

VOLUNTARY FORFEITURE

It is hereby agreed by SENIOR ADVISORS FOR WEALTH PROTECTION LLC and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Linda Bohrer, or her successor, is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, Director) whose duties, pursuant to Chapters 374 and 375, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies engaged in the business of insurance pursuant to Section 374.085, RSMo 2000 and is authorized by the Director to recommend enforcement action

under the laws relating to insurance.

WHEREAS, SENIOR ADVISORS FOR WEALTH PROTECTION LLC is not licensed as a business entity producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo;

WHEREAS, the investigation by the Consumer Affairs Division revealed SENIOR ADVISORS FOR WEALTH PROTECTION LLC violated our insurance laws and is subject to enforcement action by the Director for the following:

> **Violation of 20 CSR 700-1.020 and Section 375.015.2 RSMo (Cum. Supp. 2007), By failing to obtain a business entity producer license before transacting insurance business in the State of Missouri, which is grounds for discipline under Sections 375.141.1(2) and 375.145.1 RSMo (Cum. Supp. 2007).**

WHEREAS, SENIOR ADVISORS FOR WEALTH PROTECTION LLC has been informed of the nature of their violations, of their right to counsel and of their right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to recover whatever penalties or other monetary relief as may be provided for by statute, and states that they understand their rights to contest any such actions;

NOW, THEREFORE, in complete settlement of the investigation in File Number 08A000479, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, SENIOR ADVISORS FOR WEALTH PROTECTION LLC, without any admission of a violation of the law, does hereby voluntarily and knowingly surrender and forfeit the sum of $1000.00, such sum to be paid into the Missouri State School Fund

pursuant to Sections 374.046 and 374.280, RSMo.

SENIOR ADVISORS FOR WEALTH PROTECTION LLC shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than November 12, 2008.

DATED: 11-24-08

LINDA BOHRER
Acting Director

DATED: 11/13/08

MARY KEMPKER
Division Director

DATED: 11-5-08

SENIOR ADVISORS
FOR WEALTH
PROTECTION LLC
ROBERT JARVIS

Return to:
Department of Insurance, Financial Institutions & Professional Registration
Attn: Dennis Fitzpatrick
P. O. Box 4001
Jefferson City, MO 65102