



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

RECEIVED
APR 29 2011

DEPARTMENT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

IN RE: DARING TO DREAM, INC.
d/b/a Advisor Ink
600 W. Republic Road, #A-112
Springfield, Missouri 65807

Our File Number 09A000142

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by DARING TO DREAM, INC d/b/a ADVISOR INK (hereinafter, "DARING TO DREAM") and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, John M. Huff, or his 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 under 374.085, RSMo, with investigating violations of Missouri's insurance laws and regulations, including those contained in Chapter 375, RSMo, and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, DARING TO DREAM applied to the Department of Insurance, Financial Institutions and Professional Registration for a Missouri business entity insurance producer license, pursuant to Chapter 375, RSMo;

WHEREAS, the investigation by the Consumer Affairs Division into the circumstances surrounding the application revealed that:

1. DARING TO DREAM was, at all times relevant to this agreement, a corporation organized under the laws of Missouri.
2. DARING TO DREAM, at all times relevant to this agreement, did business under the fictitious name "Advisor Ink."
3. DARING TO DREAM has never held a Missouri business entity insurance producer license.
4. DARING TO DREAM nevertheless, from time to time, conducted the business of insurance as a business entity insurance producer, including by placing newspaper advertisements bearing the "Advisor Ink" name and describing investment strategies based on annuities.

The activity by DARING TO DREAM set out above subjects DARING TO DREAM to enforcement action by the Director for the following:

Violation of § 375.014.1:

No person shall sell, solicit or negotiate insurance in this state for any class or classes of insurance unless he or she is licensed for that line of authority as provided in this chapter; and

Violation of § 375.310.1:

It is unlawful for any person, association of individuals, or any corporation to transact in this state any insurance business unless the person, association, or corporation is duly authorized by the director under a certificate of authority or appropriate licensure, or is an insurance company exempt from certification under section 375.786.

WHEREAS, DARING TO DREAM has been informed of the nature of the violations, of the right to counsel and of the right to appeal any refusal by the Department of Insurance, Financial Institutions and Professional Registration to issue a business entity insurance producer license, or to contest whatever penalties or other monetary relief as may be sought by the Consumer Affairs Division as provided for by statute, and states that DARING TO DREAM understands those rights;

WHEREAS, DARING TO DREAM submitted an application for a business entity insurance producer license in order to comply with Missouri insurance laws and regulations;

NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to refuse to issue a business entity insurance producer license to DARING TO DREAM or to seek or impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, DARING TO DREAM does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand dollars (\$1,000.00), such sum to be paid to the Missouri State School Fund pursuant to Sections

374.046 and 374.280, RSMo, and Article IX, Section 7 of the Missouri Constitution.

DARING TO DREAM 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 Friday, April 29, 2011.

DATED: 4/28/11


DARING TO DREAM, INC., by
ROGER A. REKATE
President, Secretary and Director,
Daring to Dream, Inc.

DATED: 5/2/11


ANGELA L. NELSON
Director,
Consumer Affairs Division
Missouri Department of Insurance,
Financial Institutions and
Professional Registration

DATED: 5-10-11


JOHN M. HUFF
Director,
Missouri Department of Insurance,
Financial Institutions and
Professional Registration

Return to:
Department of Insurance, Financial Institutions and Professional Registration
Attn: Ron Harrod
P. O. Box 4001
Jefferson City, MO 65102