



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

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

IN RE: SMITH FINANCIAL, L.L.C.
DBA MEDICARE365
2648 E. MEADOWMERE
SPRINGFIELD, MO 65804

TRACKING ID: 311419E

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Smith Financial, L.L.C., dba Medicare365 and the Division of Consumer Affairs ("Division") of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, "Director" of the "Department"), whose duties, pursuant to Chapters 374 and 375, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Division is charged with investigating producers and companies engaged in the business of insurance pursuant to Sections 374.085 and 374.190, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Smith Financial L.L.C. ("Medicare365") is currently a business entity licensed with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division received information concerning Medicare365's use of an unlicensed business entity, Smith Financial, L.L.C., dba Medicare365. Its failure to license Smith Financial, L.L.C., dba Medicare365 is a violation of Section 375.015.2 (1), (2), (3), RSMo (Supp. 2013), and subjects Medicare365 to enforcement action by the Director;

WHEREAS, Medicare365 has been informed of its right to counsel and of its right to contest any attempt by the Department to refuse to issue its business entity license, and states that it understands its rights to contest any such actions;

AND WHEREAS, Medicare365 acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on an additional violation of the insurance laws or regulations by Medicare365, in which action the Director or the Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Medicare365 are committed knowingly, intentionally or in conscious disregard of the law, that it failed to license its agency as a business entity and that such conduct violated Section 375.015.2 (1), (2), (3), RSMo (Supp. (2013));

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation(s) cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Medicare365 does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Medicare365 shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than May 31, 2018.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Medicare365, nothing in this Agreement shall preclude the Director or the Division from introducing Medicare365's admissions contained in this Agreement as evidence that the acts described herein form part of a course of conduct, a business practice, or other such series of similar violations, or for purposes of showing that such later alleged acts are committed knowingly, intentionally or in conscious disregard of the law.

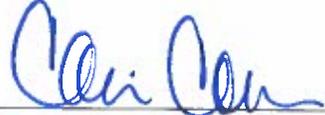
DATED: 05/31/2018



Smith Financial, L.L.C. dba Medicare365
License No. 8431202
By: 

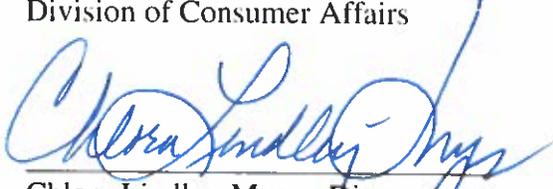
It: _____

DATED: 6/11/18



Carrie Couch, Director
Division of Consumer Affairs

DATED: 11 June 2018



Chlora Lindley-Myers, Director
Department of Insurance, Financial
Institutions and Professional Registration

Return original to:
Jodi Lehman
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102