



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

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

IN RE: VSA, LLC
dba Veterans Safeguarding Americans
107 Phoenix Ave.
St. Robert, MO 65584

TRACKING ID: 299690

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by VSA, LLC dba Veterans Safeguarding Americans and the Division of Consumer Affairs 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 of Consumer Affairs ("Division") of the Department 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, VSA, LLC dba Veterans Safeguarding Americans ("VSA") has applied to receive a resident business entity producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning VSA's solicitation of insurance business without proper licensure in violation of Section 375.014.1, RSMo (Supp. 2013), and subjects VSA to enforcement action by the Director;

WHEREAS, VSA 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 producer license, and states that it understands its rights to contest any such actions;

AND WHEREAS, VSA 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 VSA, 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 VSA are committed knowingly, intentionally or in conscious disregard of the law, that it solicited insurance business without proper licensure in violation of Section 375.014.1, RSMo (Supp. 2013);

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, VSA does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

VSA 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 September 19, 2017.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by VSA, nothing in this Agreement shall preclude the Director or the Division from introducing VSA'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: 10/2/17



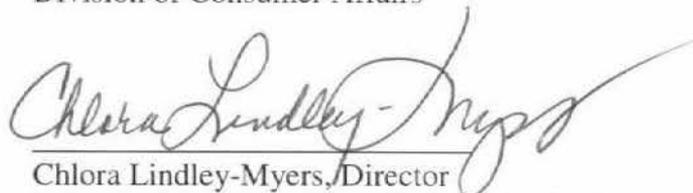
VSA, LLC dba Veterans Safeguarding Americans
By: Reginald Reese
Its: President
Applicant

DATED: 10/2/17



Carrie Couch, Director
Division of Consumer Affairs

DATED: 10.05.2017



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

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