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Factoring and Secondary Markets. General Agent or any subordinate agent under its control, without the prior consent of [REDACTED] shall not directly or indirectly solicit, sell, service or otherwise provide advice concerning factored, factoring or secondary market transactions in which a buyer or third party purchases the rights to receive future payments from a structured settlement annuity in return for a lump sum payment to the seller. General Agent, or any subordinate agent under its control, will not directly or indirectly engage in any factored or secondary market transactions where a member company of [REDACTED] Inc. is a party either a defendant, liability insurer, or as a fixed life insurance policy issuer.