



\$300
CASH¹
BONUS

\$50

EARN AN ADDITIONAL
\$50 BY USING
EXPERTAPP

EARN UNLIMITED CASH BONUSES JANUARY 1 THROUGH DECEMBER 31

No Limit on the Number of Times You Can Qualify!

HERE'S HOW IT WORKS

Produce only \$5,000 of issued and paid annualized premium from any combination of Standard Life and Accident Insurance Company health products and you will earn \$300 in cash. Individual Limited Medical and Short Term Limited Medical count at 50% of the premium dollar value.

PLUS! Earn an ADDITIONAL \$50 if any of the qualifying apps are submitted through ExpertApp.

Instead of cash payouts, you may choose one of the following incentives.

- 1,000² piece Direct Lead Mailing
- 5,000 name Consumer Prospect List³
- E&O coverage through NAPA^{1,4}

YOU CAN EARN BIG!

Avg LM Prem: \$2800 (@ 50% = \$1400)
\$5000 / \$1400 = 3.5 applications
Just 4 apps = \$350

Avg Cancer Prem: \$765
\$5000 / \$765 = 6.5 applications
Just 7 apps = \$350

Avg CI Prem: \$662
\$5000 / \$662 = 7.5 applications
Just 8 apps = \$350

* Annual premium may vary depending on client and benefits. If no qualifying applications are submitted through ExpertApp, cash bonus is \$300.



INCENTIVE PROGRAM GUIDELINES

- Immediate family, groups, and payroll deduction will not count towards the Incentive Program qualifications.
- Premium for internal replacements, including all American National and American National affiliate products or policies, sold to members of the agent's immediate family will not be eligible. Incentive credits will only be given one time for each client. Rewrites or reinstatements do not generate new incentive credits.
- The same issued and paid annualized premium may only be used to qualify for one of the Incentive Program options and must be received in the same calendar year and in force at the time of qualification. However, it is possible to qualify for different combinations at the same time, if your issued and paid annualized premium meets the guidelines. Policies that lapse in the first 60 days or are returned as non-taken will be deducted from any future incentive credits. In order to qualify for the incentive program, you need to maintain at least a 70% overall persistency.
- Federal and state income tax incurred as a result of earning Bonus Incentives is the sole responsibility of the agent. The cost of the incentives will be included in the Form 1099 issued to each agent who orders leads.

¹ Cash payments require a one-time completion of a Vendor Form and W-9 provided by the Marketing Department along with a voided check.

² Quantity varies by Lead Vendor.

³ The "Do Not Call" Law requires that the agent MUST have a Subscriber Access Number (SAN). Registration is available via the internet. Please contact the Marketing Office or www.telemarketing.donotcall.gov for more information.

⁴ We will pay \$340 toward the cost of E&O insurance per each (1) credit earned.

For More Information
Contact a Sales Representative at:

888.290.1085

