



# APRIL SALES INCENTIVE PROGRAM

Earn cash by selling supplemental health and accident policies.

**Get in on the extra earning excitement.  
Earn \$25 per application for every qualifying supplemental health and accident policy, no limit.**

**Runs April 1-30, 2019. Minimum five applications required.**

**Qualify with one of these eligible products:**

- Flexible Choice Cancer
- Flexible Choice Heart Attack & Stroke
- Cancer Treatment
- Accident Treatment
- Accident Expense



**Don't forget!**

You can earn 300% of IAP\* on these apps which counts toward your total for a chance to attend our 2020 convention in Monaco.

**Together, all the way.®**



\*Issued Annualized Premium

## Official rules

1. Cigna Supplemental Benefits will provide automated reporting on a monthly basis.
2. Qualifying Cigna supplemental products include: Flexible Choice Cancer and Heart Attack & Stroke, Cancer Treatment, and Accident Expense & Treatment, insured by Loyal American Life Insurance Company (LOYAL).
3. Qualifying policies must be issued to count toward the incentive program. A minimum of five issued policies must be met to be eligible for the incentive.
4. All qualifying policies must become effective during the promotional month or the following month the incentive program is run.
5. All eligible applications received must be signed during the program period, April 1 through April 30, 2019, and received by May 8, 2019 to count toward the incentive program.
6. Eligibility will be determined approximately 30 days after the program end date. Business must effectuate in order to qualify and must be active at the time of payment.
7. All qualifying business must either have a minimum issued annualized premium of \$300 or the sum of two policies written on a single insured must be equal to or greater than \$300.
8. All payouts are subject to your state's regulations.
9. Cigna Supplemental Benefits and its affiliates hold no liability during the promotion.
10. We will make all determinations regarding the promotion including, but not limited to, whether an agent is qualified. Our decisions will be final and conclusive.
11. Replacements do not count toward qualifications.
12. Your promotion payout amount will count toward earnings and will be taxed accordingly.
13. The agent must be in good standing with Cigna Supplemental Benefits and not violate the terms of their Agreement.
14. Bonus payments are made payable to the producer or agency that receives standard commissions payments.
15. Production numbers shown in other sources may include production with other products that do not count toward this promotion qualification.
16. An agent's in-force policyholder block must maintain company average persistency and placement levels in order to qualify.
17. Multiple awards are not available when applications exceed the qualification level. Only one award per person.
18. We reserve the right to revise the promotion rules at any time without notice and also reserve the right to terminate the promotion.

