















## MONTH

FINAL EXPENSE DIVISION
• 2019 •

































### BONUS COMMISSION Week

#### **BONUS COMMISSION WEEK RULES**

The bonus is paid off of application received date, not paid date. Bonus commissions will be calculated based on the advance rate originally assigned to the policy. If a policy terminates for any reason within six (6) months, the bonus commission will be charged back against your next advance.\*\* Standard Advance Rates apply.

## BONUS PRODUCTION Week

#### **BONUS PRODUCTION WEEK RULES**

Bonus Production will be calculated based on the same rules as Bonus Commissions and will be applied toward your cumulative production for the Founder's Month Contest. Agents will have the opportunity to earn an additional bonus during the Founder's Month Contest depending on their total level of production.

# $\langle 5$ for 5 for $|500\rangle$

#### 5 FOR 5 FOR \$500 BONUS RULES

**NEW** to Founder's Month, we're introducing a 5 For 5 For \$500 Bonus. If you submit a minimum of 5 policies each week of the 5 week contest, you will be eligible to receive a \$500 bonus\*.

### Final Expense Division CONTEST RULES

All business received **September 30, 2019** through **November I, 2019** will count toward the contest (Policies submitted to the Home Office whose cash with app will be COD need to be received in the Home Office by 10:30 AM MST. Policies whose cash with app will be a check, the actual application and payment need to be in the Home Office by 10:30 AM MST (Mountain StandardTime) on Friday, November 1, 2019).

If you choose to overnight an application, please use UPS and/ or FEDEX if you want your apps guaranteed in the Home Office by Friday, November 1,2019. The postal service does not guarantee arrival by 10:30 AM. You can electronically upload your application through the Agent Portal by 10:30 AM, MST (Mountain Standard Time) on Friday, November 1, 2019.

Bonuses and cash prizes will be based on Annualized Premium. All cash prizes will be awarded with a check, to be delivered by December 24, 2019.

Agents must be in good standing with the company and have a first year persistency (PI) of at least 80% and a positive advance balance (as of the end of the contest - November I, 2019) in order to receive any prize money - this includes bonus commissions. (PI/P2 Persistency must be at least 75% at the end of the contest.)