

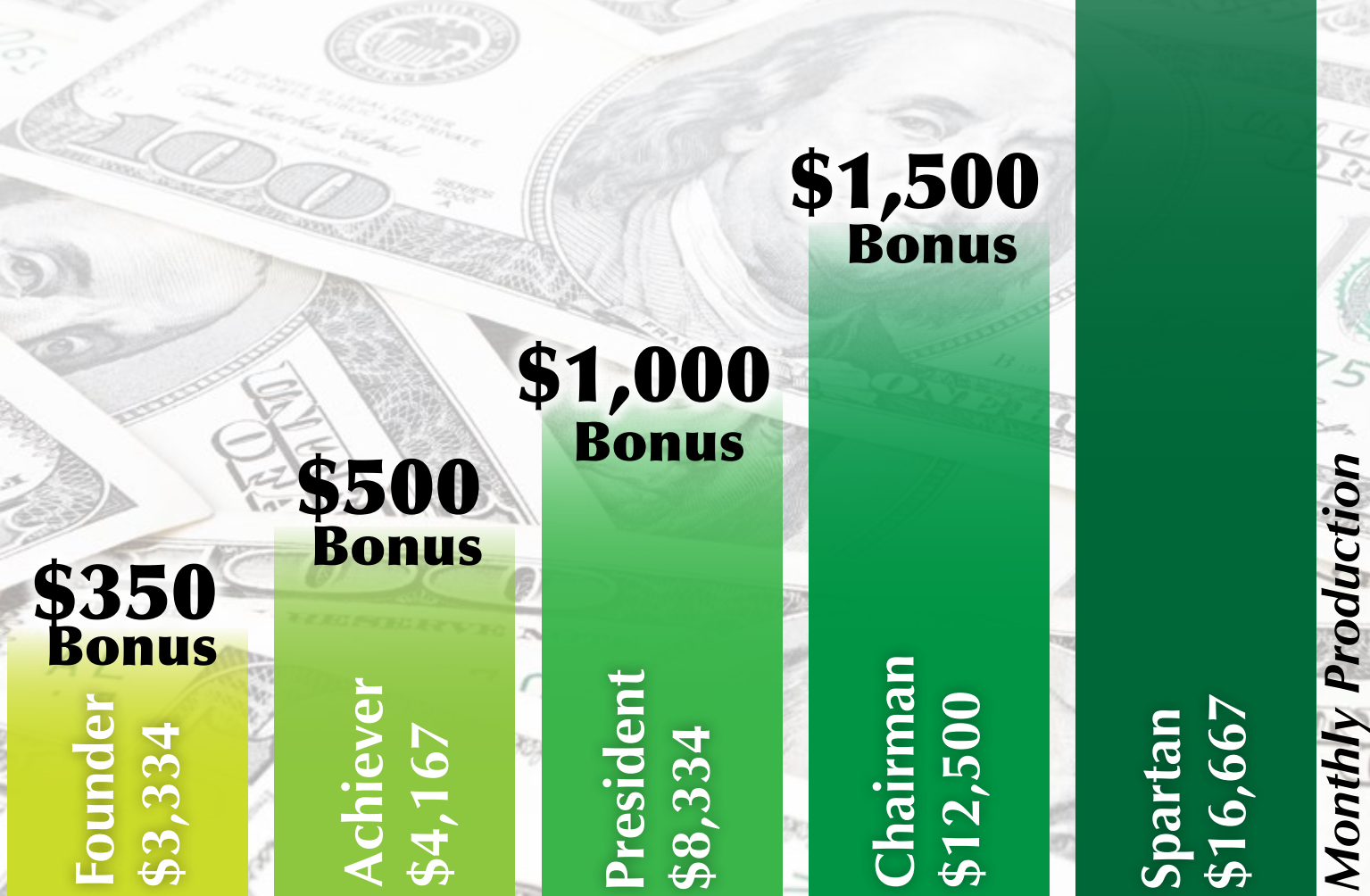


**\$2,000
Bonus**

Benchmark Bonus

Earn an extra check every month!

Just meet our quality benchmarks and your monthly production can earn you up to \$2,000 each month!



Quality Benchmarks



Guidelines:
 Monthly production is based on net-annualized premium production each month.
 25% of single pay net-annualized premium will count towards monthly production.
 Monthly bonuses will be distributed on or before the 15th of the following month.
 Benchmark Bonuses are dependent upon adherence to our quality benchmark requirements (Form S-32).
 Settlers Life is the final interpreter of these rules and guidelines; all decisions made by Settlers Life will be final.

Benchmark Bonus

FAQ

Q. What is it?

A. The Benchmark Bonus Program is a performance based marketing allowance paid to partners who place their final expense business with Settlers Life and meet monthly production and quality benchmarks.

Q. What are the qualifications?

A. To qualify, partners must meet the production and quality benchmark requirements. Details on front.

Q. How can the Benchmark Bonus be used?

A. It is a marketing allowance and thus can be used to pay for office expenses, travel expenses, marketing expenses, staff, or however the partner chooses to use it.

Q. When and how will this Benchmark Bonus be paid?

A. The Benchmark Bonus will be paid directly to the partner on or around the middle of the following month in which it was earned. For instance, if a partner were to qualify in January, he would receive his bonus check on or about the 15th of February.

Q. Why is the Benchmark Bonus Program tiered?

A. We've crafted this Program as an immediate bonus and an incentive. The more you produce, the greater the bonus, and the more you can do with it!

Q. How does the Benchmark Bonus Program work for newly appointed partners with Settlers Life?

A. New producing partners must meet the same criteria as existing partners to qualify for the monthly bonus regardless of the date or time of the month they were appointed to sell with Settlers Life.