

<sup>BOLT™</sup>  
**App2Reward®**

An exciting incentive program designed to reward agents for applications written to Bankers Fidelity®. Eligible agents earn one credit for each issued and paid case from qualified product lines. Each month you can redeem these credits for a cash bonus with our App2Reward® incentive.

TO ENROLL IN THIS PROGRAM CONTACT AGENT SUPPORT.

The App2Reward program rewards you for applications that are issued and paid. Reward amounts by product line are as follows:

Hospital Indemnity .....	\$50 per app
Short-Term Care .....	\$50 per app
Cancer .....	\$50 per app
Life .....	\$50 per app

**Redemption**

Access our Agency Data Distribution System (ADDS®) to track credits and make your redemption request. Look for the App2Reward Program option under the Tools tab.

Simply select the policies you would like to redeem and submit your request online for approval.

All bonus redemption requests must be submitted by the 15th of each month to be included on your month-end commission statement.

**Questions**

Contact Agent Support by phone 866-458-7503, or by email to [agentsupport@bflic.com](mailto:agentsupport@bflic.com).

**Qualifications/Program Rules**

- Two or more like products for the same policyholder are not eligible for redemption within a 12-month period.
- Agents earn one credit for each piece of issued and paid business for eligible product lines.
- Policies eligible for bonus redemption must have a minimum of \$300 annualized premium.
- A minimum of 5 credits are needed for redemption.
- Once all available credits are redeemed, you will need to accumulate 5 additional credits before becoming eligible again.
- No limit on redeemable credits.
- Credits can be banked for future redemption, providing the policy remains active and in good standing.
- App2Reward earnings will appear on your month-end commission statement. If commissions are currently being paid to your manager, then your App2Reward earnings will be distributed to your manager.
- All federal, state and local taxes associated with App2Reward are the sole responsibility of the producer.
- Full-time lead participants, Atlantic American Employee Benefits, Credit Union and Special Market agents are not eligible.
- Eligible agents must be licensed and in good standing with the Company at the time of reward distribution.
- The Company and/or its authorized representatives are responsible for the administration of the App2Reward program.
- No substitutions are permitted.
- The Company governs all rules and regulations of the App2Reward program and may modify, alter or change rules and/or regulations at any time.
- All decisions of the Company shall be final.