



# SELL. WIN. REPEAT.

**Sell Flexible Choice Hospital Indemnity  
and join the Winner's Circle.**

## The Winner's Circle

Rewarding the best for selling our best products.

See back for details.

### Thresholds and payouts:

- › 3 apps = \$150
- › 5 apps = \$250
- › 10 apps = \$500
- › 15 apps = \$750
- › 20 apps = \$1,000
- › 25 apps = \$1,250
- › 30 apps = \$1,500
- › 40 apps = \$2,000
- › 50 apps = \$2,500

The bonus will be paid monthly.



### Why sell Flexible Choice Hospital Indemnity?

- › Bonus opportunities
- › Advanced commissions
- › Express App simplifies process



### Use Express App

- › Fast quotes
- › Quick issue times
- › Get paid faster

Together, all the way.®



## Official rules

1. Cigna Supplemental Benefits will provide automated reporting.
2. Qualifying applications must be signed during the program period and become effective during either the promotional period or the following month to count toward the incentive program. The amount of qualifying policies must be met by the end of the calendar month to qualify. Policies must be received by the 8th of each month following the close of the previous month's program period. For example, the first program period will run from August 1-August 31, 2019 and all policies must be signed by August 31, 2019 and received by September 8, 2019 and become effective during the promotional month or the following month.
3. Qualifying Cigna supplemental products include Hospital Indemnity, insured by Loyal American Life Insurance Company (LOYAL).
4. Eligibility will be determined approximately 90 days after the program end date. Business must be active and in force for at least 90 days at time of payout to qualify.
5. All qualifying business must have a minimum of \$360 in issued annualized premium (IAP).
6. Bonus payments are made payable to the producer or agency that receives standard commission payments.
7. All payouts are subject to your state's regulations. Program not available in Minnesota, Washington and West Virginia.
8. Production numbers shown in other sources may include production with other products that do not count toward this promotion qualification.
9. An agent's in-force policyholder block must maintain company average persistency and placement levels to qualify.
10. Cigna Supplemental Benefits and its affiliates hold no liability during the promotion.
11. Multiple awards are not available when applications exceed the qualification level. Only one award per person.
12. Agents cannot qualify for separate program payouts at once.
13. We reserve the right to revise the promotion rules at any time without notice, and also reserve the right to terminate the promotion.
14. 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.
15. Replacements do not count toward qualifications.
16. Your promotion payout amount will count toward earnings and will be taxed accordingly.
17. Business written on self or immediate family members does not count toward qualification.
18. Agent must be in good standing with Cigna Supplemental Benefits and not violate the terms of the Agent Agreement.

**Together, all the way.®**



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