



To help you increase your production, Standard Life and Accident Insurance Company has made it easy for you to qualify for our Bonus Lead Programs. Take a look at the various ways you can earn either a

- 1,000¹ piece Direct Lead Mailing
- 5,000 name Consumer Prospect List²
- Telemarketed leads¹ for Limited Medical, Medicare Supplement or Final Expense
- E&O coverage through NAPA^{3,5}
- \$340 cash reimbursement with proof of lead purchase^{4,5}
- \$300 cash bonus with no proof of lead purchase⁵

Life Insurance: Produce only \$4,000 of Standard Life issued and paid annualized life premium.

Limited Medical: Produce only \$10,000 of issued and paid annualized premium of Standard Life's Limited Medical or Short Term Limited Medical products.

Medicare Supplement: 10 issued and paid applications.

Combined Premium: Produce only \$5,000 (Individual Limited Medical and Short Term Limited Medical count at 50%) of combined issued and paid annualized premium, which includes any combination of life or health products⁶.

In order to qualify for the lead program you need to maintain at least a 70% overall persistency.

A competitive product portfolio and a producer-oriented reward system make Standard Life an excellent choice for any need your clients may have.

The same issued and paid annualized premium may only be used to qualify for one of the above options and must be received in the same calendar year and in force at the time of qualification. However, it is possible to qualify for different combinations at the same time, if your issued and paid annualized premium meets the guidelines. Policies that lapse in the first 60 days or are returned as non-taken will be deducted from any future lead credits.

Premium for internal replacements, including all American National Family of Companies products or policies sold to members of the agent's immediate family will not be eligible. Lead credits will only be given one time for each client. Re-writes or reinstatements do not generate new lead credits.

Federal and state income tax incurred as a result of earning Bonus Leads is the sole responsibility of the agent. The cost of the leads will be included in the Form 1099 issued to each agent who orders leads.

¹Quantity varies by Lead Vendor.

²The "Do Not Call" Law requires that the agent MUST have a Subscriber Access Number (SAN). Registration is available via the internet. Please contact the Standard Life Marketing Office or www.telemarketing.donotcall.gov for more information.

³Standard Life will pay \$340 towards the cost of E&O insurance per each (1) credit earned.

⁴Standard Life will reimburse \$340 with a valid receipt of lead purchase(s) within the past 90 days.

⁵Reimbursement or cash payments require completion of a Vendor Form and W-9 provided by the Marketing Department along with a voided check.

⁶Does not include business sold as group or payroll deduction.