



# one-a-week in november = cash

## contest:

You must submit at least **one** application per week\* during the period **November 1 and November 30, 2009** – a total of 4 weeks.

\* A "week" is defined as a Sunday to Saturday period during the qualification period. Submissions made during the 'extra' two days of November 29th and 30th will be counted as part of the last full week of November.

Of the submitted applications, 70% or greater must be approved and issued by December 15th. The cash rewards will be distributed via check the following week. *Note:* Any other qualifying submitted application that is approved in underwriting later than December 15th will still be counted; however, the respective reward payout will follow that approved and issued date.

## reward:

**\$500 cash bonus**  
per policy on all qualifying policies approved and issued during the contest period!

(see important notices and restrictions on back)

## examples:

If you submit the minimum of just 1 application per week for 4 of the weeks and have 3 of those policies issued (i.e., a  $\geq 70\%$  placement rate), your reward would be:

3 policies X \$500 = <b>\$1,500</b>
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If you **sell a little more** by submitting more applications per week with at least a 70% placement rate, you could earn one of the following rewards:

5 policies X \$500 = <b>\$2,500</b>
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10 policies X \$500 = <b>\$5,000</b>
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12 policies X \$500 = <b>\$6,000</b>
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14 policies X \$500 = <b>\$7,000</b>
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16 policies X \$500 = <b>\$8,000</b>
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18 policies X \$500 = <b>\$9,000</b>
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20 policies X \$500 = <b>\$10,000</b>
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– For Agent Use Only –  
Not for Solicitation Purposes.

## important notices and restrictions applicable to this incentive program:

- To qualify for the **\$500 per policy payout**, the *overall average* premium of the approved and issued policies must be **≥ \$1,000 annually per policy**.
- If, after the reward payout has already been given to the agent, any policy is canceled during the 30-day free look period or not taken, cancelled or withdrawn within 60 days of issue, a \$500 debit per cancelled policy will be applied against future commissions due the agent.
- “Approved and issued” means approved by a LifeSecure underwriter and premium payment has been received by LifeSecure Insurance Company for the respective approved policy.
- Agent must be appointed with LifeSecure Insurance Company and in good standing at time reward is payable.
- Internal replacement sales will not count toward this incentive program.
- Case splits will be treated and applied on pro rata basis per participating agent.
- The reward payout amount is subject to tax according to IRS regulations and is the responsibility of the Agent. Qualifying agents with a reward payout will receive a 1099 form from LifeSecure Insurance Company.
- Refer to table below related to calculation of Placement Rate as used in this incentive program.

### placement rates based on application and policy counts (not premium amounts)

number applications submitted	required number to be approved and issued
4 (minimum)	≥3 (minimum)
5	≥ 4
6	≥ 5
7	≥ 5
8	≥ 6
9	≥ 7
10	≥ 7
11	≥ 8
12	≥ 9
13	≥10
14	≥10
15	≥11
16	≥12
17	≥12
18	≥13
19	≥14
20	≥14

Over 20 applications follows same calculation of ≥ 70% placement rate, rounded up to nearest whole application.

- There is no maximum cap on the reward payout amount from LifeSecure Insurance Company.

