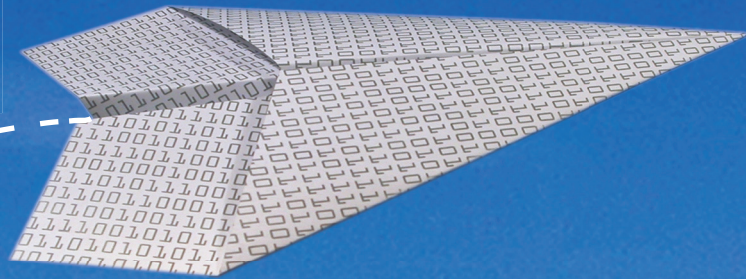


“Paperless Applications” Incentive Bonus Program

Qualification Period: October 1 – December 31, 2009

From October 1 – December 31, 2009 LifeSecure will offer a **\$100 Per Policy Incentive Bonus** (limit of \$1,000 payout per agent) for each application submitted during this period using the Agent On-line Application with Voice Authorization Signature. Additionally, on-line self-serve applications submitted through the Groups & Associations web portal will count toward the Incentive Bonus for the respective agent. All qualifying applications must result in an issued, premium-paying policy. Each issued policy must remain in active premium-paying status for at least 60 days in order to qualify for the Incentive Bonus.



This incentive program is not available in states where the on-line applications are unavailable (AK, FL, GA, NC, PA, VA and WA).

Internal replacement sales will not count toward the Incentive Bonus Program. Splits will be counted toward the program on a percentage basis.

Agent must be appointed with LifeSecure and in good standing at time gift is awarded.

For Agent Use Only. Not for Solicitation Purposes.

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