



Agent Incentive Programs

Expense Reimbursement Program

- SSBI will reimburse \$175 of your Business Expenses EACH TIME you write 20,000 in production credits (see below).
- Your production with ALL the below companies count towards the Expense Reimbursement Program. Please see the next page for examples.
- The more company appointments you have with SSBI, the easier it is to qualify.
- This incentive is only available to "street level agents" contracted directly with SSBI.

\$100 Fast Start Bonus*

5 issued apps submitted within 30 days of ANY new company appointments.

\$50 Agent Referral Bonus*

Paid when referred agent submits an issued app within 30 days of ANY NEW company appointment.

Qualify for the \$175 Expense Reimbursement EACH TIME you write 20,000 in Credits

Medicare Supplements

Multiply Commissionable Annual Premium by:

CIGNA 65-79, AETNA 65+, BANKERS FIDELITY 65-79 (All Except TX), LUMICO 65-79, MANHATTAN (WESTERN UNITED) LIFE 65-79 (All Except TX), PROSPERITY 65-80, UNION SECURITY 65-79	.925
BANKERS FIDELITY 65-79 (TX), CENTRAL STATES INDEMNITY 65-80, CSI LIFE 65+ (Plan F), HUMANA 65-79, EQUITABLE 65-80, HUMANA 65-79, INDIVIDUAL ASSURANCE CO. (IAC) 65-80, MEDICO 65-79, MANHATTAN (WESTERN UNITED) LIFE 65-79 (TX), MUTUAL OF OMAHA FAMILY 65-80 (except AR, MO, NH, WA), LIBERTY BANKERS 65-79, THRIVENT 65-79,	.74
CSI LIFE 65+ (Plans G & N), HEARTLAND 65-80	.555

*Guarantee Issue Med Sup business does not qualify.

Medicare Advantage & AARP Med Sups

Credits per App

ANTHEM/WELLPOINT, CIGNA-HEALTHSPRING, HUMANA, UNITED HEALTHCARE, CARE-N-CARE, WELLCARE MA Plans (all states, not including PDPs), LASSO MSA Plan	1,820
AARP MED SUPS (AL, AR, AZ, CA, CT, DE, FL, GA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NJ, NV, NY, OH, PA, SC, TN, TX, WV)	1,250
AETNA/COVENTRY MA Plans, AARP MED SUPS (AK, CO, DC, GU, HI, IA, MT, ND, NM, OK, OR, PR, RI, SD, UT, VA, VI, VT, WI, WY)	952

Life Insurance

Multiply Commissionable Annual Premium by:

KEMPER, GERBER LIFE, GREAT WESTERN Guarantee Issue Final Expense STANDARD LIFE & CASUALTY Simplified Issue Term	4.45
AETNA (ACI/CLI) Final Expense Level & Graded only 60-85, CIGNA (LOYAL) Final Expense Level & Modified 50-79, FAMILY LIFE (VIVA LIFE) Simplified Issue Term, UNITED OF OMAHA LIVING PROMISE Final Expense	3.57
STD. LIFE AND CASUALTY & OXFORD LIFE Final Expense	2.66
OXFORD LIFE Single Premium Whole Life	.33

Call (800) 299-5567 or Email marketing@insmg.com for more information

SUBJECT TO CHANGE. FOR AGENT USE ONLY. NOT FOR DISTRIBUTION TO THE GENERAL PUBLIC. *ONLY FOR AGENTS CONTRACTED DIRECTLY WITH SSBI.

Agents can only request expense reimbursement on their last group of apps that qualify and cannot request more than one expense reimbursement at a time.

Individual Health

Multiply Commissionable
Annual Premium by:

MANHATTAN LIFE Affordable Choice	2
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Supplemental Health

Multiply Commissionable
Annual Premium by:

AETNA Cancer, Heart Attack & Stroke, MANHATTAN LIFE Out of Pocket Protection (HIP), CP4000 Cancer Care, First Diagnosis Benefit, KEMPER Home Healthcare, STANDARD LIFE & CASUALTY Home Healthcare, Lump Sum Cancer	4.45
CIGNA (LOYAL) Flexible Choice Critical Illness, MEDICO Lump Sum Cancer, WASHINGTON NATIONAL Critical Illness, STANDARD LIFE & CASUALTY Accident	3.57
AETNA Hospital Indemnity, CIGNA Accident	2.66

Other Products

Multiply Commissionable
Annual Premium by:

MEDICO Recovery Care (All Except MI 65+), Hospital Indemnity Plan (All Except Michigan)	3.57
AETNA (CLI) Home Care & Nursing Care, MANHATTAN LIFE DVH (All States) MEDICO DVH (All Except FL & NV), Hospital Indemnity Plan (MI)	2.66
AETNA (CLI) Recovery Care	1.79
GTL Advantage Plus, Hospital Indemnity Plan, AETNA CLI DVH	1.33
ALTRUA, MEDISHARE Faith Based Health Sharing	0.555

Expense Reimbursement Examples

13 Aetna Med Sup Apps

- \$1,550 Commissionable Premium X .925 = 1,433 Credits
- 1,433 Credits X 13 Apps = 18,629 Credits

1 Standard Life & Casualty Final Expense App

- \$750 Annual Premium X 2.66 = 1,995 Credits

Total Expense Reimbursement Credits = 20,624

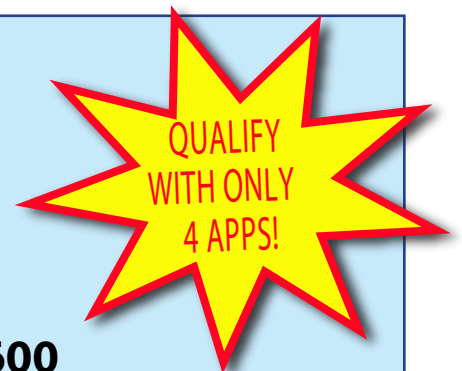
2 Manhattan Life Affordable Choice Apps

- \$4,260 Annual Premium X 2 = 8520 Credits
- 8,520 Credits X 2 Apps = 17,040 Credits

2 Aetna Lump Sum Cancer App

- \$400 Annual Premium X 4.45 = 1,780 Credits
- 1,780 Credits X 2 Apps = 3,560 Credits

Total Expense Reimbursement Credits = 20,600



- **Is your current FMO paying ANY of your marketing costs?**
- **The Lead Cost Share is an ongoing incentive! You receive a \$175 check from SSBI EACH TIME you write 20,000 in Credits.**
- **The more company appointments you have with SSBI, the easier it is to qualify. Make sure all of your applications count!**

Only available to agents contracted directly with SSBI at the street level. Agents will receive a 1099 from SSBI when expense reimbursements total over \$600 per year. Agents can only request one expense reimbursement at a time on business that issued in the last 90 days. Controlled business is not eligible. Agents are responsible for production reporting. Subject to change. For agent use only. Not for distribution to the general public.