

# 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:

AMERICO 65-79, CIGNA (ARLIC/Loyal) 65-79, AETNA (ACI/CLI/AHLIC) 65+ (All Except SC), BANKERS FIDELITY 65-79 (All Except TX), MANHATTAN LIFE 65-79 (All Except TX), PROSPERITY 65-80	.925
AETNA (ACI/CLI/AHLIC) 65+ (SC), BANKERS FIDELITY 65-79 (TX), CENTRAL STATES INDEMNITY 65-80, CSI LIFE 65+ (Plan F), HUMANA 65-79, INDIVIDUAL ASSURANCE CO. (IAC) 65-80, MEDICO 65-79, MANHATTAN LIFE 65-79 (TX), MUTUAL OF OMAHA FAMILY 65-80 (except AR, MO, NH, WA), OXFORD LIFE 65-80 (Except CA, MO)	.74
COMBINED 65-79, CSI LIFE 65+ (Plans G & N), EQUITABLE 65-80, 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)	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:

AMERICO (Ultra I & II, Eagle I) <u>Final Expense</u> , KEMPER, GERBER LIFE, GREAT WESTERN & NGL <u>Guarantee Issue Final Expense</u> , STANDARD LIFE & CASUALTY <u>Simplified Issue Term</u>	4.45
AETNA (ACI/CLI) <u>Final Expense</u> Level & Graded only 60-85, CIGNA (LOYAL) <u>Final Expense</u> Level & Modified 50-79, EQUITABLE <u>Final Expense</u> , FAMILY LIFE (VIVA LIFE) <u>Simplified Issue Term</u> , EQUITABLE <u>Final Expense</u> , UNITED OF OMAHA LIVING PROMISE <u>Final Expense</u>	3.57
AMERICO (Ultra III, Eagle II), STD. LIFE & CASUALTY, OXFORD LIFE & SENTINEL LIFE <u>Final Expense</u>	2.66
OXFORD LIFE <u>Single Premium Whole Life</u>	.33

Call (800) 299-5567 or Email [marketing@insmg.com](mailto: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:

<u>CENTRAL UNITED LIFE Affordable Choice</u>	2
<u>STANDARD LIFE &amp; CASUALTY Short Term Medical</u>	1.33

## Supplemental Health

Multiply Commissionable  
Annual Premium by:

<u>AETNA Cancer, Heart Attack &amp; Stroke, CENTRAL UNITED LIFE Out of Pocket Protection (HIP), KEMPER Home Healthcare, STANDARD LIFE &amp; CASUALTY Home Healthcare, Lump Sum Cancer</u>	4.45
<u>CIGNA (LOYAL) Flexible Choice Critical Illness, CENTRAL UNITED LIFE Accident, MEDICO Lump Sum Cancer, FAMILY LIFE Accident, WASHINGTON NATIONAL Critical Illness, STANDARD LIFE &amp; CASUALTY Accident</u>	3.57
<u>AETNA Hospital Indemnity, CIGNA Accident</u>	2.66

## Other Products

Multiply Commissionable  
Annual Premium by:

<u>MEDICO Recovery Care (All Except MI 65+), Hospital Indemnity Plan (All Except Michigan)</u>	3.57
<u>AETNA (CLI) Home Care &amp; Nursing Care, CENTRAL UNITED LIFE DVH (All States), MEDICO DVH (All Except FL &amp; NV), Hospital Indemnity Plan (MI)</u>	2.66
<u>AETNA (CLI) Recovery Care</u>	1.79
<u>GTL Advantage Plus, Hospital Indemnity Plan</u>	1.33
<u>ALTRUA, MEDISHARE Faith Based Health Sharing</u>	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 Standard Life & Casualty Short Term Med Apps

- \$4,260 Annual Premium X 1.33 = 5,665 Credits
- 5,665 Credits X 2 Apps = 11,331 Credits

### 3 Aetna Lump Sum Cancer App

- \$700 Annual Premium X 4.45 = 3,115 Credits
- 3,115 Credits X 3 Apps = 9,345 Credits

**Total Expense Reimbursement Credits = 20,676**

QUALIFY  
WITH ONLY  
5 APPS!

- **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.

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