

Claim your future.

^{BOLT} App2Reward

an exciting incentive program designed to reward agents for every application written to Bankers Fidelity Life[®] and Bankers Fidelity Assurance[™]. Eligible agents earn one credit for each issued and paid case from any product line. Each month you have the choice to redeem these credits for leads through App2Lead, or for a cash bonus with our App2Bonus incentive.

^{BOLT} App2Lead

Credits redeemed through App2Lead offers you one exclusive Medicare lead for each piece of issued and paid business from any Bankers Fidelity product line. HPOne[®], our lead partner in the program, provides exclusive, high quality and high contact Medicare leads directly to you in real time.

^{BOLT} App2Bonus

Designed for agents who prefer a cash bonus in lieu of leads, App2Bonus rewards you for each application that is issued and paid. The App2Bonus reward amount varies depending on the product line sold:

Medicare Supplement	\$50 per app
Other Health	\$30 per app
Life	\$25 per app

Redemption

Access our Agency Data Distribution System[®] (ADDS[®]) to track credits and make your redemption request. Look for the App2Reward Program option under the Tools tab.

Simply select the policies you would like to redeem, choose your reward, and submit your request online for approval.

Approved redemption requests will be processed at the beginning of each month. Lead distribution will begin a few days later. Bonus disbursements will be included on your month-end commission statement.

Qualifications/Program Rules

Agents earn one credit for each piece of issued and paid business for any product line, excluding Medicare Supplement under age 65 and disabled and 63-day guaranteed issue.

A minimum of 5 credits are needed for redemption.

Credits are redeemable once per month.

Once all available credits are redeemed, you will need to accumulate 5 additional credits before becoming eligible again.

No limit on redeemable credits.

Credits can be banked for future redemption.

App2Bonus earnings will appear on your As Earned month-end commission statement.

All federal, state and local taxes associated with App2Bonus are the sole responsibility of the producer.

Leads are distributed on a monthly basis.

App2Lead program is available to producers in select states. This program will expand across our territories as our new Medicare products go live. Please contact the Marketing department for further details.

Full-time lead participants, Worksite, Credit Union and Special Market agents are not eligible.

Eligible agents must be licensed and in good standing with the Company at the time of reward distribution.

The Company and/or its authorized representatives are responsible for the administration of the App2Reward program.

No substitutions are permitted.

The Company governs all rules and regulations of the App2Reward program and may modify, alter or change rules and/or regulations at any time.

All decisions of the Company shall be final.

Questions

Contact the Marketing department by phone 866-458-7505 or by email to bflmktg@bfllic.com.

