### Why should GPM Health and Life's Life-Style® Final Expense products be your 1st choice?



87% of policies are issued, and commissions paid, within 48 hours in 2016

Telephone Interviews can be made at time of sale, and average 8 minutes in length

Some of the best rates in the industry
Age 65, Non-Tobacco, \$10,000: Female \$41.88 Male \$54.67 per month

# Dedicated Service Team Top Incentives

## $\dots$ and this great contest to get you through a HOT summer

The more Applications you have Issued and Paid (settled) between July 1 and August 31, 2016

the more you earn!

Qualifying Credit (Apps*)	Bonus Rate	Maximum Level Bonus
1 – 10	\$10 each	10 apps* earn \$100
11 – 20	\$20 each	20 apps* earn \$400
21 – 30	\$30 each	30 apps <sup>*</sup> earn \$900
31 – 40	\$40 each	40 apps* earn \$1,600
41 or more	\$50 each	No Limit!

### Your 41st application\* could be worth \$450!

#### \*Bonus Contest Rules:

- "Applications" and "apps" are Life-Style® Final Expense applications issued and paid during the contest period. Policies where the initial premium is returned NSF, or which are Lapsed, Withdrawn, Declined or Not-Taken prior to bonus payment, are not eligible.
- <u>Five applications are required</u> to start qualifying for a bonus, but bonus levels and increases are retroactive to the 1<sup>st</sup> application.
- A Home Office counter offer on an application received before the contest period, but accepted and settled (issued and paid) during the contest period, will be counted toward the Bonus.
- Applications split between agents will be counted proportionately.
- Bonus awards will be paid in September, as soon as practical.
- Policies must be Settled and In-force to qualify for a bonus.
- Applications on Controlled/Family business <u>will not count</u> toward the bonus. The definition of Controlled/Family business is on page 5 of the Producer's Guide.
- Agents with a 12-month inforce ratio below 70% are not eligible for this contest.
- All Home Office decisions concerning qualifiers and contest rules are final.

**Here is an example:** Assume that you submit 33 applications which are issued and paid (settled) during the contest period. However, the initial premium request on 4 of these policies is returned for insufficient funds (NSF). Now your net settled count is 29 and the bonus paid for 29 "applications" would be \$870. Note however, if during the contest period two NSF checks were collected and honored, your bonus on 31 "applications" would be \$1,240!

