

EARN EXTRA CASH WHEN YOU CROSS-SELL



**Annual Enrollment Period Cross-Sell Incentive
Program runs November 1 - December 31**

Get in on the extra earning excitement.

Earn cash when you submit apps combining a supplemental health policy with a new or existing open enrollment or underwritten Medicare Supplement policy.*

Runs November 1 - December 31, 2018

- › Earn \$25 when you submit one qualifying application
- › Earn \$100 when you submit three qualifying applications
- › Earn \$200 when you submit five qualifying applications
- › Earn \$500 when you submit 10 qualifying applications

Qualify with one Med Supp app plus one of these eligible products:

- › Flexible Choice Cancer
- › Flexible Choice Heart Attack & Stroke
- › Final Expense
- › Cancer Treatment
- › Accident Treatment
- › Accident Expense

Together, all the way.®



*Only (a) underwritten Medicare Supplement policies and (b) Medicare Supplement policies issued to individuals during their open enrollment period will qualify.

Offered by: Cigna Supplemental Benefits

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Official rules

1. Cigna Supplemental Benefits will provide automated reporting on a monthly basis.
2. All eligible applications received must be signed during the program period, November 1 through December 31, 2018, and received by January 8, 2019, to count toward the incentive program.
3. Qualifying Cigna Supplemental Health products include: Flexible Choice Cancer and Heart Attack & Stroke, Cancer Treatment, and Accident Expense & Treatment, insured by Loyal American Life Insurance Company (Loyal). Qualifying Final Expense product includes: Individual Whole Life, insured by Loyal. Any of the above eligible products can be sold with a new or existing Medicare Supplement to qualify. Only ancillary products that are cross sold with (a) underwritten Medicare Supplement policies and (b) Medicare Supplement policies issued to individuals during their open enrollment period will qualify.
4. If applications for the qualifying products were not originally submitted together, both applications must have been completed by the same insurance agent.
5. Eligibility of qualifying policies will be determined approximately 30 days after the policy effective date. Business must effectuate in order to qualify and must be issued and active at the time of payment.
6. All qualifying business must either have a minimum issued annualized premium of \$300 or the sum of two policies written on a single insured must be equal to or greater than \$300.
7. Bonus payments are made payable to the Producer or Agency that receives standard commissions payments.
8. All payouts are subject to your state's regulations.
9. Production numbers shown in other sources may include production with other products that do not count toward this promotion qualification.
10. An agent's in-force policyholder block must maintain company average persistency and placement levels in order to qualify.
11. Cigna Supplemental Benefits and its affiliates hold no liability during the promotion.
12. Multiple awards are not available when applications exceed the qualification level. Only one award per person.
13. Agents cannot qualify for separate program payouts at once.
14. We reserve the right to revise the promotion rules at any time without notice and also reserve the right to terminate the promotion.
15. We will make all determinations regarding the promotion including, but not limited to, whether an agent is qualified. Our decisions will be final and conclusive.
16. Replacements do not count toward qualifications.
17. Your promotion payout amount will count toward earnings and will be taxed accordingly.
18. Business written on self or immediate family members does not count toward qualification.
19. Agent must be in good standing with Cigna Supplemental Benefits and not violate the terms of the Agent Agreement.



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