



GET YOUR COMBO CASH

Earn \$50 on each qualifying app combo.

Earn \$50 when you submit apps combining a Flexible Choice or Final Expense with any new or existing Medicare Supplement policy.

Runs February 1-28. Get in on the extra earning excitement.

- Earn \$50 when you submit applications for the combination of:
One new Medicare Supplement policy
+ one new Flexible Choice Cancer/Heart or Final Expense policy
- Earn \$50 when you submit an eligible product application for a customer with an existing Cigna Medicare Supplement policy:
One current Cigna Medicare Supplement policy
+ one new Flexible Choice Cancer/Heart or Final Expense policy

No limit! Earn \$50 on each qualifying app combo.



**Qualify with one Med Supp
+ one of these eligible products:**

- Flexible Choice Cancer
- Flexible Choice Heart Attack & Stroke
- Final Expense

BANFF 2018

Dont' forget. You can earn IAP* on this incentive program that will count toward your total for a chance at Banff.

Together, all the way.®



*Issued Annualized Premium

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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, February 1 through February 28, 2018, and received by March 7, 2018 to count toward the incentive program.
3. Qualifying Cigna supplemental products include Individual Whole Life, insured by Loyal American Life Insurance Company (LOYAL); Flexible Choice Cancer and Heart Attack & Stroke, insured by LOYAL; Medicare Supplement, insured by LOYAL, American Retirement Life Insurance Company and Cigna Health and Life Insurance Company.
4. Eligibility will be determined approximately 30 days after the program end date. Business must effectuate in order to qualify and must be active at the time of payment.
5. All qualifying business must have a minimum of \$300 in issued annualized premium (IAP).
6. If applications for the qualifying products were not originally submitted together, both applications must have been completed by the same insurance agent.
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. Program not available in Minnesota, Washington and West Virginia.
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.

