

EARN FREE LEADS FOR SELLING LIFE

Claim your share of free customer leads now.



Enjoy the opportunity to earn more by selling Cigna's Individual Whole Life (final expense) insurance, insured by Loyal American Life Insurance Company - with no end in sight.



Qualify with \$3,000 in issued annualized premium per month of final expense



Earn 1,000 lead mailers



Program begins December 1, 2015



Earn lead mailers every month

Cigna's final expense insurance product may provide your customers peace of mind when they need it most.

- › Issue ages from 50-85
- › Death benefits from \$2,000 to \$25,000
- › No annual policy fee
- › Sell by phone - no wet signature needed
- › No height and weight chart
- › Simplified issue underwriting with a "yes/no" application
- › 5% spousal premium discount*
- › Competitive commissions with up to a nine-month advance paid daily

*Only available if both individuals apply at the same time. Discount is applied to the policy of the youngest spouse.

Get ready to bring more qualified leads into your life!
To access business forms and sales material, go online to AgentViewCigna.com.

Together, all the way.®



Program rules

1. Cigna Supplemental Benefits will provide automated reporting on a monthly basis.
2. Qualifying Cigna products include Individual Whole Life insurance only.
3. Qualifying agents must meet minimum total IAP of \$3,000 to be eligible for program payment. This minimum must be met by the end of the calendar month to count towards the program incentive.
4. Qualifying policies must be issued to count toward the incentive program.
5. Qualifying policies must be signed during the program period, beginning December 1, 2015 to count toward the incentive program. The amount of qualifying policies must be met by the end of the calendar month to qualify. Policies must be received by the 7th of each month following the close of the previous month program period. For example, the first program period will run from December 1 - December 31, 2015 and all policies must be signed by December 31, 2015 and received by January 7, 2016, in order to count for the December program month.
6. Lead mailers will be provided through an approved lead vendor.
7. Eligibility will be determined at the end of each calendar month. Business must be in force approximately 30 days after the end of the calendar month and on the date of reward payout.
8. All payouts are subject to your state's regulations. Program not available in Minnesota, Washington or West Virginia.
9. Cigna Supplemental Benefits and its affiliates hold no liability during the promotion.
10. We reserve the right to revise the promotion rules at any time without notice and also reserve the right to terminate the promotion.
11. 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.
12. Replacements do not count toward qualifications.
13. Your promotion payout amount will count toward earnings and will be taxed accordingly.
14. Business written on self or immediate family members does not count toward qualification.
15. The agent must be in good standing with Cigna Supplemental Benefits and not violate the terms of their Agreement.

