

REWARDS THAT KEEP ON GIVING.

Fuel your success with
extra cash and more leads.

Cigna Supplemental Benefits gives you more rewards to help you win.

1,000 leads

targeted with a direct mail campaign
for every fourth underwritten

Medicare Supplement application*

(See below for state eligibility.)

\$25 for

every application

you write for qualifying Supplemental Health
products, beginning with the fifth application**

Take advantage of these rewards programs through the end of the year.

The qualification period restarts at the first of every month.***

Rewards are available in your market.

Start selling and earning today.

All states are eligible for the \$25 Supplemental Health incentive except for NY. States eligible for the 1,000-lead Medicare Supplement incentive are: AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KY, LA, MD, ME, MI, MO, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV and WY.

Together, all the way.®



*Must be underwritten.

**This incentive excludes Final Expense policies.

***For example, a policy written October 15, 2020, with a November 1, 2020 start date, would pay out December 2020.

General program rules

1. All marketing lead opportunities are subject to your state's regulations. Lead credits will expire 60 days from date of issue.
2. Cigna Supplemental Benefits will provide automated reporting on a monthly basis.
3. All qualifying applications must be signed during the program period to count toward the marketing incentive program. Policies must be received by the eighth day of each month following the close of the previous program month. For example, the first program period will run October 1–October 31, 2020 and all policies must be signed by October 31, 2020 and received by November 8, 2020, to count for the October program month.
4. All qualifying business must either have a minimum issued annualized premium of \$360, or the sum of two policies written on a single insured must be equal to or greater than \$360.
5. 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.
6. Qualifying Cigna Supplemental products include Medicare Supplement, insured by Loyal American Life Insurance Company (LOYAL), American Retirement Life Insurance Company (ARLIC), Cigna Health and Life Insurance Company (CHLIC) and Cigna National Health and Life Insurance Company (CNHIC).
7. Qualifying Cigna Supplemental Health products include: Flexible Choice Cancer and Heart Attack & Stroke, Cancer Treatment, Flexible Choice Hospital Indemnity and Accident Treatment, insured by Loyal American Life Insurance Company (LOYAL).
8. Marketing incentive payments are made payable to the producer or agency that receives standard commission payments.
9. Lead mailers will be provided through a Cigna-approved lead vendor.
10. Production numbers shown in other sources may include production with other products that do not count toward this marketing program qualification.
11. To qualify for this marketing incentive program, an agent's in-force policyholder block for all submitted business, in the past 13 months, must maintain: (i) a 78% retention rate or higher, and (ii) the company average placement levels.
12. Cigna Supplemental Benefits and its affiliates hold no liability during the program.
13. Any application that is counted for the marketing incentive program detailed in this flyer will not be eligible to qualify for any other incentive program offered by Cigna.
14. We reserve the right to revise program rules at any time without notice, and also reserve the right to terminate the program.
15. We will make all determinations regarding the program 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 marketing incentive 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. To qualify for this program, an agent must be in good standing with Cigna Supplemental Benefits and not violate the terms of the Agent Agreement.

