

EVEREST REINSURANCE COMPANY 2018 Q3 Medicare Supplement CASH Bonus Program

Qualification Period

• July 1, 2018 - September 30, 2018

Qualifying Applications

- Underwritten & Issued Medicare Supplement Applicants Age 65+
- All Available Plans
- All States

Earn additional cash on Everest Medicare Supplement products!

- \$125 for each underwritten and issued E-APP (electronic) application
- \$75 for each underwritten and issued PAPER application*

*One (1) E-APP required - see Qualification Requirements. Never used our E-APP? Contact your FMO Office for training. There are no maximum limits to the number of qualifying applications we will pay a bonus on. Everest's 7% Household Discount (HHD) applies in all states and is a "co-habitation" discount, requiring only one policy. Exception: In IL and OH, the HHD is a multi-policy discount. All applications will be counted separately for this bonus program.

Payout Details

To receive a payout, you must submit a minimum of **3 qualifying "signed" applications within the same month**. Each month, July through September, is counted separately; and you may participate in any or all those months. Bonus payments will be processed for qualifying applications within 30 days following the end of the month that the policy is issued.



Bonus Program Rules

Qualification Requirements

- 1. The applications must be issued by the time the bonus payments are processed.
- 2. At least one (1) eligible application during the Qualification Period must be an electronic application (E-APP).
- 3. Controlled business (immediate family members, plan changes or internal replacements) does not qualify for this program.
- 4. This bonus payment will not be made on Open Enrollment or Guaranteed Issue applications or applications on those under age 65, unless specifically noted in writing.
- 5. Everest reserves the right to determine if any application submitted outside of the program dates qualifies.
- 6. More than 95% of all inforce policies written by the agent, regardless of plan or effective date, must be associated with policyholders age 65 and over.
- 7. Agents must be in good standing with Everest at the time of payout.
- 8. An "issued" application is one approved by underwriting with a policy generated. A bonus charge back will be assessed for Not Taken policies or those that do not remain in force through the "Thirty Day Right To Examine and Return Policy" period.

Everest, at its sole discretion, reserves the right to modify or change this promotion at any time. Both agents directly paid by Everest and Licensed Only Agents (LOA) are eligible. Everest is solely responsible for Direct Pay Agents and will bear all the costs associated with this Reward Program. Everest has no obligation to pay Licensed Only Agents as payment for qualified policies are paid to their Direct Reporting Manager, who is then responsible for for any payments related to this program.

