

Did You Resolve to Make More Cash in 2009?

With AC's Get-Rich Resolution, This is One Promise You'll Be Sure to Keep!

You've come to expect unparalleled products and customer service, now let AC help you ring in the New Year with rich rewards!

Individual New Business Bonus

Earn cash based on the number of policies you sell.

The more you sell, the **bigger** your cash bonus!

There's a 15 policy activation minimum to qualify, but there is **no maximum**. Your cash bonus will be determined by the number of policies (excluding Short Term and replacement business) activated from January 1 through March 31, 2009. Sell 32 policies, you get \$32 per policy; sell 57 policies, you get \$57 per policy; **sell 148 policies, you get \$148 per policy for a total of \$21,904!!** There is no limit to the amount you can earn per policy.

Achieving your resolution will be easy with our strong portfolio of competitively priced Individual health products, including our Next Generation HSA™, Triple Tier™ and our new Individual PPO product—Community Flex™*. With this back-to-basics health plan, this is one New Year's resolution you'll be sure to keep!

If you work with a General Agent or Broker General Agent, please direct your inquiries to them. If you need additional assistance, please contact your American Community Individual Marketing Director. You may also contact our National Sales Office at (800) 233-3444 (ext. 4717) or nsalesoffice@americancommunity.com. Representatives are available Monday–Friday, 8:00 a.m. to 5:00 p.m. EST.

* Not all products available in all states.

How the Bonus Program Works

Total # of Policies Activated During Bonus Period	Cash Bonus Awarded Per Policy (15 policy min)	Your Total Cash Bonus Award
15	\$15	\$225
23	\$23	\$529
34	\$34	\$1,156
59	\$59	\$3,481
67	\$67	\$4,489
123	\$123	\$15,129
And so on...	And so on...	And so on...

About the Program

- Applies to new Individual business activated during the contest period of January 1 through March 31, 2009 (excluding Short Term and replacement business).
- Program awards are payable to the agent/agency that receives commission and will be awarded at the end of the contest period, following bonus calculation.
- Each writing agent stands on their own for contest purposes. Aggregating of policies is not permitted.
- American Community reserves the right, at its sole discretion, to determine individual eligibility for this program on a case-by-case basis.
- The cash bonus will be reported as income to the agent/agency that receives commission in accordance with the rules and regulations of the Internal Revenue Service. The qualifier will be responsible for any taxes due and should consult an accountant or tax consultant.
- Bonus applies to Individual producers of Individual health products in all states where American Community markets products. Short Term sales are excluded. No credit will be awarded on American Community replacement business.
- A General Agent's personal production will qualify for a bonus as a writing agent. Assigned commissions do not count toward a General Agent's personal production.


AMERICAN COMMUNITY
 MUTUAL INSURANCE COMPANY®
www.american-community.com