**NEXT STOP** FOR 2014 SALES (§)

## **DESTINATION: SUCCESS**



### Individual major medical

## Cash for QLEs!

#### Qualified life events (QLEs) present a new selling opportunity

Welcome to Cash for QLEs — Assurant Health's new bonus campaign rewarding you for continuing to sell individual major medical plans outside of open enrollment. QLEs help you make commissions all year long, and now they can put **bonus cash in your pocket!** 

Our **new-and-improved QLE application process** and flexible effective dates help you make cash quick! And keep an eye out for frequent selling opportunities, such as customers with individual major medical plans renewing in 2014.



# SELL FIVE POLICIES TO CUSTOMERS WITH QLEs, GET A ONE-TIME, \$500 CASH PAYOUT. IT'S THAT SIMPLE.

- SUBMIT APPLICATIONS BETWEEN MAY 15, 2014 AND JULY 31, 2014 TO QUALIFY
- SUBMITTED APPLICATIONS MUST HAVE ALL REQUIRED FIELDS COMPLETED

Call me for more information and start selling today!

FLIP FOR CAMPAIGN GUIDELINES

#### Campaign guidelines:

- Assurant Health individual major medical applications must be submitted between May 15, 2014 and July 31, 2014 with
  effective dates between June 1, 2014 and September 30, 2014
- Policies must be in force for 31 days from effective date with first premium paid
- Policies not taken and internal replacement policies do not qualify for bonus
- Bonus qualification and bonus payment calculation will be based on individual agent production
- Bonus payments will be made directly to General Agent
- Bonus payment will be paid on month-end commission statement following the required 31-day inforce period
- Agent must be appropriately licensed and appointed with Time Insurance Company on the date the bonus is paid
- Bonus is taxable income and will be reported on FORM 1099-MISC
- Assurant Health reserves the right to cancel, suspend and/or modify the bonus at any time, as well as to make the final decision on all payments
- Usual commission and persistency rules apply

At the end of the bonus campaign, all policies for which bonuses have been paid will be reviewed. Any overpayment, at the sole
discretion of Time Insurance Company, may be charged against future commissions