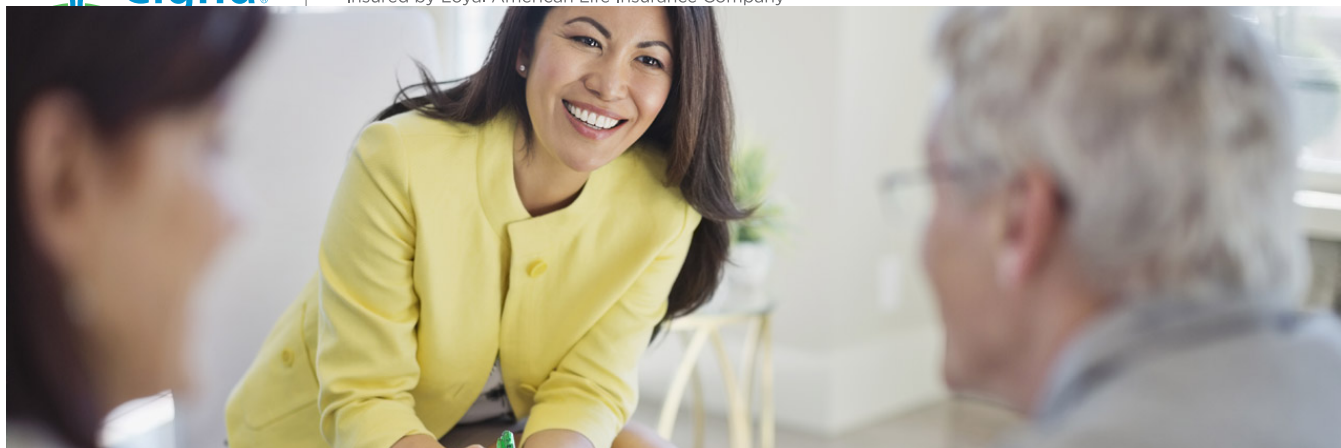




Cigna Supplemental Benefits
Insured by Loyal American Life Insurance Company



BRING ON THE BONUS

You can earn \$450 every month for selling Cigna's Final Expense.

Earn more by selling Cigna's Final Expense, 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 over \$5,000 a year when you qualify every month

Earn 300% of IAP* for the sale of a Final Expense policy toward the [Agent Incentive Trip](#)

Access business forms and sales material now.

GET MY INFO ►

Get even more on every customer.



Receive \$50 for every qualifying Final Expense application, no limit

You now have two opportunities to earn a bonus in March by selling our Final Expense product

\$50 incentive program runs March 1–31

Sales count as 300% of IAP* toward the Agent Incentive Trip

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

Official 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. All qualifying policies must become effective during the promotional month the incentive program is run.
6. Qualifying policies must be signed during the program period, beginning March 1, 2018 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 5th of each month following the close of the previous month program period. For example, the first

program period will run from March 1 – March 31, 2018 and all policies must be signed by March 31, 2018 and received by April 5, 2018, in order to count for the March program month.

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.
16. All eligible applications received must be signed during the program period, March 1 through March 31, 2018, and received by April 9, 2018 to count toward the incentive program.
17. 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.
18. Bonus payments are made payable to the Producer or Agency that receives standard commissions payments.
19. Production numbers shown in other sources may include production with other products that do not count toward this promotion qualification.
20. An agent's in-force policyholder block must maintain company average persistency and placement levels in order to qualify.
21. Multiple awards are not available when applications exceed the qualification level. Only one award per person.

*Issued Annualized Premium.

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

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Loyal American Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

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