

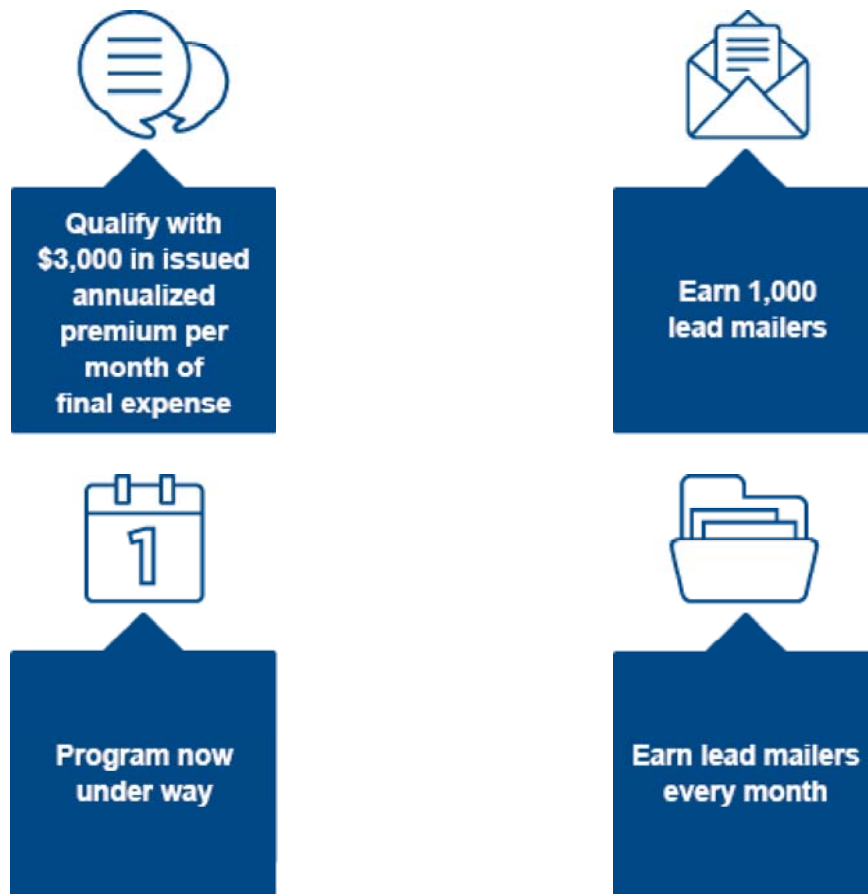


Together, all the way.®



EARN FREE LEADS FOR SELLING LIFE

Claim your share of free customer leads now.



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

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

Get ready to bring more qualified leads into your life. To access business forms and sales material, continue to AgentViewCigna.com (<http://www.agentviewcigna.com>).

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. Qualifying policies must be signed during the program period, beginning January 1, 2017 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 7th of each month following the close of the previous month program period. For example, the first program period will run from January 1 – January 31, 2017 and all policies must be signed by January 31, 2017 and received by February 7, 2017, to count for the January program month.
6. Lead mailers will be provided through an approved lead vendor.
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.



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