



# Multiplier

## 2019 Multi-Product Bonus Program

Submit qualifying applications for qualifying product(s) and **receive a bonus** for selling a variety of (different) products.

Number of products	3	4	5	6
<b>Bonus</b>	<b>\$250</b>	<b>\$450</b>	<b>\$700</b>	<b>\$1,000</b>

**Example:** Submit a qualifying Dental, Vision and Hearing; Cancer and Heart Attack or Stroke and Medicare Supplement application and receive \$250. Submit a qualifying Dental, Vision and Hearing; Cancer and Heart Attack or Stroke; Hospital Indemnity Flex; Recovery Care; Home Care Plus and Medicare Supplement application and receive \$1,000.

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### Qualification period

#### *Application date:*

January 1 - March 31, 2019 (payout by 5/15/19)

#### *Effective date:*

January 1 - May 31, 2019

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### Qualifying products

#### Medicare Supplement

Underwritten by these entities that are from Aetna, a CVS Health Company:  
Aetna Health and Life Insurance Company (AHLIC)  
Aetna Health Insurance Company (AHIC)  
American Continental Insurance Company (ACI)  
Continental Life Insurance Company of Brentwood, Tennessee (CLI)

**Dental, Vision and Hearing**  
**Cancer and Heart Attack or Stroke**  
**Hospital Indemnity / Hospital Indemnity Flex**  
**Recovery Care / Nursing Facility Care**  
**Home Care / Home Care Plus**

Underwritten by Continental Life Insurance Company of Brentwood, Tennessee (CLI), from Aetna, a CVS Health Company

Additional bonus program details are on the back.

# 2019

## Multi-Product Bonus Program details

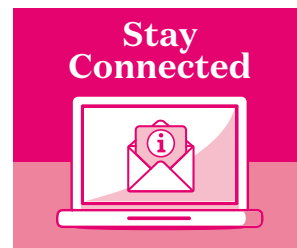
Application date on qualifying production must be between qualification time-frames. Policies must be issued on or before April 15, 2019 to qualify. Internal replacements\* or exchanges do not count toward qualification. Business written on self or immediate family\*\* members does not count toward qualifying production. Premiums under \$15 monthly EFT or \$180 annually do not count toward qualifying production. Qualifiers must maintain an 80% persistency on qualifying business. Policies must remain in force for 90 days to avoid a chargeback. Chargebacks reconciled by July 1, 2019.

Bonuses will be paid in the same method in which you receive your standard commissions. Bonus payout will be by May 15, 2019. All federal, state, and local taxes associated with the receipt of cash are the sole responsibility of the recipient. Aetna has the exclusive right to change the program rules during the qualification period. The program is subject to all state compensation restrictions based on the issue state of the policy. Participation is based on meeting the required production levels; and the qualifier must be in compliance with all company and state marketing rules and regulations and be in good standing with Aetna and its legal entities at the time payment is made. Agents must be properly appointed and approved to sell in order to submit business.

\*Internal replacement is defined as a replacement of a product from one Aetna underwriting company to another.

\*\*"Immediate family" shall mean a child, spouse, mother, father, sister, or brother of you or your spouse/domestic partner.

**For additional information**  
**Contact the Agent Services team**  
**800-264-4000**



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