

Oxford Life Producer Incentive Program

It's Your Choice...

Option 1 **Leads**

Lead Generation
for Increased Sales



Option 2 **Travel**

Travel Anywhere,
Anytime



Option 3 **Cash**

Ready Cash for
Whatever You Want



Choose Your Own Reward!

With Oxford Life's Producer Incentive Program, you get to choose how you would like to be rewarded for your hard work. Unlike other incentive programs, we do not offer company sponsored conventions. At Oxford Life, we believe you should choose the reward options that work best for you.

Qualifying producers will be able to choose between 3 different rewards!

- You can choose to redeem your points for leads to help increase your sales.
- You can use your points for travel, anywhere and anytime you want.
- You can choose cash paid by direct deposit.

You can also mix and match and choose to spend points on a combination of all 3 rewards

You can earn up to \$10,000 a year in incentives and there are no limitations on how you choose to redeem your points!

To learn more about Oxford Life's Incentive program or for more information and tools to sell our great products, visit www.oxfordlife.com.

Oxford Life Producer Incentive Program

Minimum Qualification Requirements

60,000 Points

Premium Qualification Percentage

Premium by Product	Value
Final Expense	100%
Annuities	5%
Medicare Supplement	50%
Single Premium Life	10%

Example	
Premium	Point Value
\$60,000	60,000
\$1,200,000	60,000
\$120,000	60,000
\$600,000	60,000

Point Redemption Value (Example)

Points	Leads – 4.00%	Travel – 3.50%	Cash – 3.00%
100,000	\$4,000	\$3,500	\$3,000

Qualification Period

New business issued and effective from January 1, 2016, through December 31, 2016 will be counted toward qualifying Premium. Medicare Supplement policies must be effective between January 1, 2016 and December 31, 2016.

Program Rules:

1. Qualifying premium – Issued annualized and effective less lapsed annualized premium between 1-1-2016 and 12-31-2016.
2. Six (6) application minimum to qualify for award.
3. Production cannot be accumulated between multiple producers for “Writing Producer” qualification purposes.
4. Awards are for licensed and appointed Oxford Life producers only.
5. Interpretations of the rules will be at the sole discretion of Oxford Life. Incentive program may be discontinued or modified at any time at the sole discretion of Oxford Life.
6. There is no pro-rating of premium for producers appointed in 2016. The qualification is the same for all producers.
7. Producers must be active and in good financial standing (persistency, mortality, etc.) with Oxford Life at the time the incentive rewards are redeemed.
8. Producers with a debit balance will not be eligible for rewards nor may rewards be used to pay down an existing debit balance.
9. All producers will receive a 1099 for the fair market value of the incentive reward.
10. Lead incentive award reimbursement must be approved by Oxford Life. Once approved, Oxford Life will reimburse the lead generation facility, not the producer.
11. Travel incentive award reimbursements must be made through the travel agents of Oxford Life's choosing to be determined at the time of redemption.
12. Program may not be available in all states. Void where prohibited by state law.
13. Licensed Only Producers are not eligible.

— For Producer Use Only —