

Sagicor Life Insurance Company (Sagicor) Presents

Just In Time Year-End BONUS



'Just in Time!'

Earn¹ up to an Extra

\$10,000



by selling the following Sagicor products:

- Fixed Indexed Single Premium Whole Life (FISPWL)
- Interest Sensitive Single Premium Whole Life (ISSPWL)



Applications must be submitted/received between

September 1, 2015 - November 30, 2015 and settled/paid by January 15, 2016.¹



BONUS LEVELS²

Level 1: Earn a \$4,000 Bonus for 3 or more settled Policies with Total Paid Premium³ between \$1,000,000 - \$1,499,999

Level 2: Earn a \$7,000 Bonus for 6 or more settled Policies with Total Paid Premium³ between \$1,500,000 - \$1,999,999

Level 3: Earn a \$10,000 Bonus for 9 or more settled Policies with Total Premium³ of \$2,000,000 or more

¹ See Campaign Rules for details.

² Bonus levels are not cumulative; only one Bonus level payment per producer.

³ Total Premium equals the sum of all paid policy premiums during defined Campaign period.

How Sagicor's "Just In Time Year-End Bonus" Campaign Works:

Every paid Fixed Indexed Single Premium Whole Life (FISPWL) and Interest Sensitive Single Premium Whole Life (ISSPWL) policy must be:

1. Submitted and received by Sagicor's New Business Department between September 1, 2015 and November 30, 2015, **AND**
2. Settled and paid by January 15, 2016, and all contracts must be in-force on that date in order to meet a Bonus level requirements.

Only policies that meet these requirements will count towards your Year-End Bonus Campaign paid case count and paid premium total.

Eligibility: To be eligible for the Year-End Bonus Campaign, participants must be appointed and in good standing with Sagicor Life Insurance Company (Sagicor) at the time the bonus payment is disbursed. In addition, all required product training must be completed. Eligible products for this campaign are the FISPWL and the ISSPWL.

Application Submission Period: Starts 12:00 AM EST September 1, 2015 until at 8:00 PM EST November 30, 2015. All contracts must be submitted and received by Sagicor's New Business Department in **good order** during this period to be eligible for bonus payment.

Bonus Payment Criteria: Bonus levels are not cumulative; only one bonus level payment per producer. Total Premium equals the sum of all settled policy premiums. You may qualify for one of the following levels:

- Level 1: Earn a \$4,000 Bonus for 3 or more settled Policies with Total Paid Premium between \$1,000,000 - \$1,499,999
- Level 2: Earn a \$7,000 Bonus for 6 or more settled Policies with Total Paid Premium between \$1,500,000 - \$1,999,999
- Level 3: Earn a \$10,000 Bonus for 9 or more settled Policies with Total Premium of \$2,000,000 or more

If a bonus payment is earned, it will be paid through the producer's current commission payment arrangement. Producer split percentages apply for case count and Total Premium count.

All policies must be settled and paid by January 15, 2016. All policies must be in-force as of January 15, 2016 to be eligible to receive bonus payment.

General: All interpretations of the official campaign rules shall be at the sole discretion of Sagicor, whose decisions are binding and final. Participation in this campaign is voluntary and is subject to applicable laws and regulations. Non-compliance with the campaign rules may result in disqualification, and awards may be forfeited.

