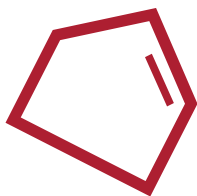




Hot dogs, home runs, kiss cams and extra innings. It's Spring and that means baseball season is almost here. To celebrate, we are giving you some chances to win. When you sell American Retirement Life Insurance Company (ARLIC) Medicare Supplement policies in the month of April, you qualify for a Visa Gift Card. Batter up! Opening Day starts April 1.

The Game

Sell ARLIC Medicare Supplement policies in April and agents will receive a Visa gift card for applications issued during the contest period.



Base Hit
7 Apps = \$200

Triple
10 Apps = \$300

Home Run
20 Apps = \$500



For Official Rules, see Page 2.

The First Pitch

The 2013 Gift Card Contest begins on Opening Day (April 1) when the first pitch goes out. The contest period ends April 30, 2013.

The Teams

Any licensed agent who is contracted with ARLIC is eligible to win. If you are a licensed agent that has submitted paperwork but has yet to receive a writing number, you are still eligible to compete.

If you already have a Loyal appointment and have submitted an ARLIC contract, you may log into AgentView and start writing ARLIC apps on EXPRESS APP.

If you do not have a Loyal appointment, you can submit paper apps using our Fax App Cover Sheet until you receive your writing number.

GO YOU[®]



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OFFICIAL RULES



- ARLIC Medicare Supplement policies signed during the contest period, April 1 through April 30, 2013, will count toward qualification.
- Business must be in force when eligibility is being determined.
- All qualified applications must be signed during qualification period, received by May 3, 2013 and in force on the date of reward payout, approximately June 15, 2013.
- All payouts are subject to your state's regulations. Contest not available in Minnesota, Washington or West Virginia.
- Contact your upline to determine eligibility.
- Agent production numbers shown in other sources may include production with other products that do not count towards this promotion qualification.
- Qualifying agents will receive a Visa gift card in the amount of the determined value.
- Agent's in-force policyholder block must maintain company average persistency and placement levels in order to qualify.
- Cigna Supplemental Benefits and its affiliates hold no liability during the promotion.
- Multiple awards are not available when premiums exceed the qualification level. Only one gift card per person.
- We reserve the right to revise the promotion rules at any time without notice and also reserve the right to terminate the promotion.
- 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.
- Internal replacements do not count towards qualifications.
- Your promotion payout amount will count toward earnings and will be taxed accordingly.
- Business written on self or immediate family members does not count toward qualification.
- Agent must be in good standing with Cigna Supplemental Benefits and not violate the terms of the Agent Agreement.

