

Settlers Life New Partner Incentives 2016



For agent use only



expedition Excellence

A 1st Year Reward Program For New Partners

Your Expedition 2 Excellence begins after your first policy with Settlers Life is approved. Our Partner Support staff will send you a reward for each level reached and encourage you along the trail. This Expedition only lasts for the first 12 months after you write your first app, so jump on board today!

Guidelines:

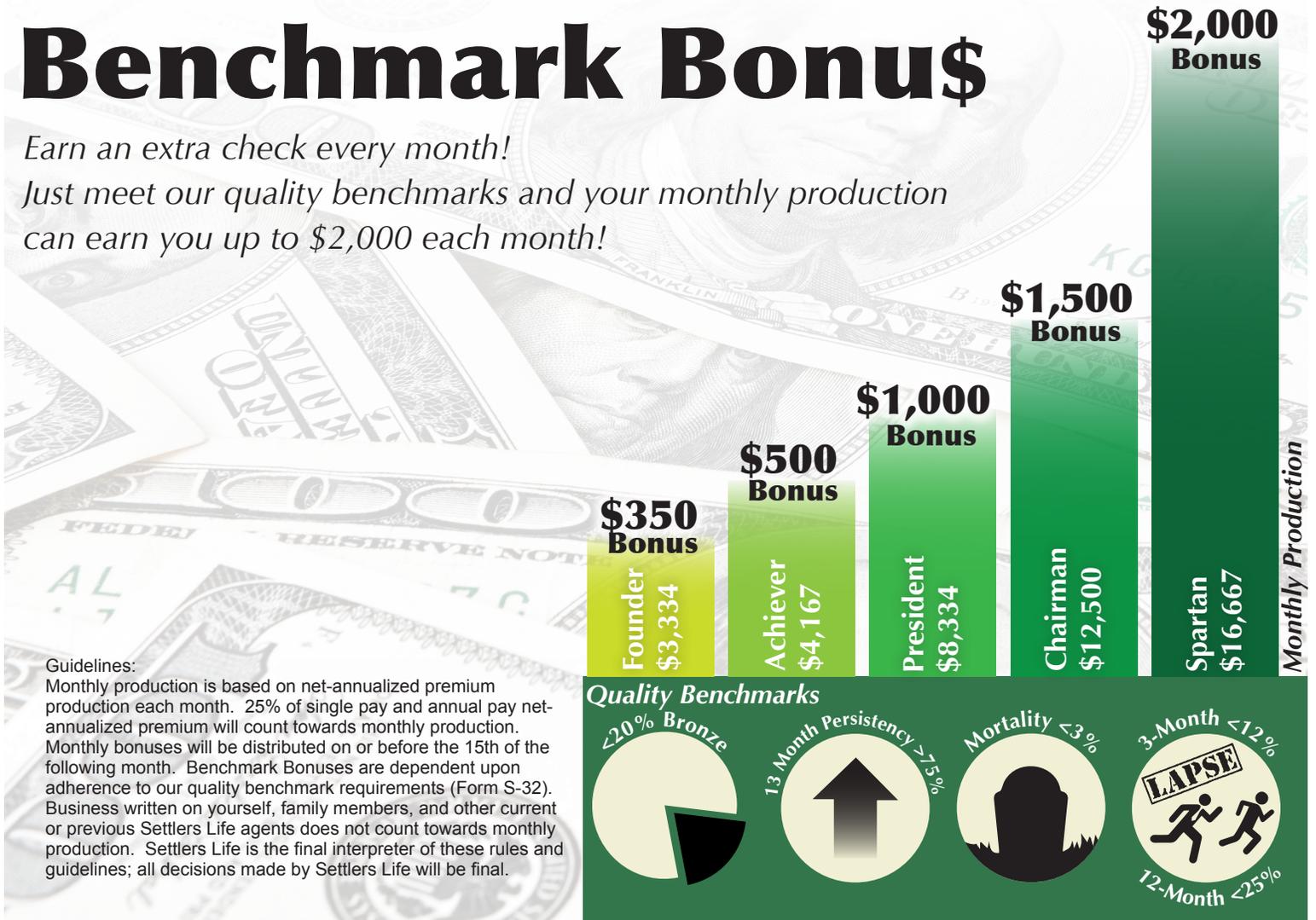
1. Applications must be submitted and approved for issue within the first 12 months following first application submitted. Only active policies are included in policy count for each level.
2. Producers must meet the minimum number of policies issued to be eligible for any portion of the contest. Business written on yourself, family members, and other current or previous Settlers Life agents is not included in policy count.
3. All qualifying producers must be in good standing, based on Settlers Life's Quality Benchmarks.
4. Settlers Life is the final interpreter of these rules and guidelines and all decisions made by Settlers Life are final.

Level	Issued Policies	Gift
Visionary	1	Quill Pen
Explorer	10	Bonded Leather Padfolio
Pathfinder	20	Settlers Life Monogrammed Polo or Dress Shirt
Scout	40	Flowers/Cookies For Your Spouse
Frontiersman	60	\$150 Gift Card
Pioneer	75	Cutter & Buck Weekender Duffel Bag
Trailblazer	100	\$500 Cash
Wagon Master	150	Pick-A-Place Getaway* 3 days/2 nights

*Three-day/two-night stay. Destination must be agreed upon by partner and Settlers Life. Trip cost not to exceed \$2,000. Prize must be redeemed within 6 months of the qualification period. Partner must give a minimum of 90 days notice prior to departure for arrangements to be made. Qualification and award is dependent upon meeting production guidelines and adherence to our quality benchmark requirements (Form S-32). Pick A Place is intended for new partner agents within 12 months of writing their first application with Settlers Life.

Benchmark Bonus

*Earn an extra check every month!
Just meet our quality benchmarks and your monthly production can earn you up to \$2,000 each month!*



Guidelines:

Monthly production is based on net-annualized premium production each month. 25% of single pay and annual pay net-annualized premium will count towards monthly production. Monthly bonuses will be distributed on or before the 15th of the following month. Benchmark Bonuses are dependent upon adherence to our quality benchmark requirements (Form S-32). Business written on yourself, family members, and other current or previous Settlers Life agents does not count towards monthly production. Settlers Life is the final interpreter of these rules and guidelines; all decisions made by Settlers Life will be final.

Quality Benchmarks

-  20% Bronze
-  13 Month Persistence >75%
-  Mortality <3%
-  3-Month <12% Lapse / 12-Month <25%



**Settlers
Life**
It's about people.



“My husband and I enjoyed a relaxing and fun-filled stay at the Grove Park Inn in Asheville NC. Not only are the views stunning, but most of the U.S. Presidents have stayed there and the service is outstanding!”

-Revae Stuart
Settlers Life Partner since 2014

Come Home...

...and enjoy a Grove Park Getaway!

At Settlers Life, getting to know our partners is one of our favorite things!

Reach \$12,500 in net-annualized premium within 90 days of writing your first Settlers Life application and we'll send you and a loved one to the beautiful Grove Park Inn in Asheville, NC! We'll pay your airfare, hotel, and give you \$300 in cash to enjoy your time together.*

During your stay we'll set up time for you to visit your new final expense home—Settlers Life in Bristol!



*Three-day/two-night stay. Prize must be redeemed within 6 months of the qualification period. Partner must give a minimum of 90 days notice prior to departure for arrangements to be made. Qualification and award is dependent upon meeting production guidelines and adherence to our quality benchmark requirements (Form S-32). 25% of single pay and annual pay net-annualized premium will count towards monthly production. Business written on yourself, family members, and other current or previous Settlers Life agents does not count towards production requirement. 25% of single pay net-annualized premium will count towards monthly production. Incentive is intended for new partner agents within 90 days of writing their first application with Settlers Life.

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**THE BEST FINAL EXPENSE LIFE
INSURANCE PRODUCERS IN THE U.S.
NOW HAVE A HOME!**

Partner with Settlers Life, write at least \$16,667 in monthly net-annualized premium, and you're automatically enrolled in our Spartan Program!

SPARTANS ENJOY:

- No appointment fees...**EVER**
- Business processed first
- An extra \$2,000/month in our Benchmark Bonus program
- Potential of earning 3 incentive trips during their first year
- Added bonuses for our annual Sales Conference-- including suite accommodations and \$4,000 Beyond Benchmark Bonus Cash
- Up to \$200/year in free Settlers Life branded shirts, jackets, and more
- Personalized Individual Training and Support



Spartans are expected to meet or exceed Settlers Life production and quality benchmarks each month to continue in program.

Plus

As a new partner, you have access to our Partner Support Staff with more than 145 combined years of experience! Dive in and get started writing today! Contact us with any questions!

New Business Support & Risk Assessments

800-358-6337, Opt. 3

Contracting, Licensing, Supplies, and Web Support

800-877-6191, Opt. 2



Lose Yourself...
LIBERTY
Luxury

Settlers Life 2017 Sales Conference
NYC • Bermuda Cruise



Win 2 trips in 1

New York City • Bermuda Cruise



Write \$50,000 in 2016 and join us on a cruise to Bermuda!

Write at least \$100,000 and you'll get an extra stay in New York City plus extra perks on the cruise!



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Life**
It's about people.

Settlers Life 2017 Sales Conference Qualification Details

Bermuda Cruise - May 20-25, 2017 6 day/5 night cruise

	Individual Partner		Partner Agency
	Senior	Achiever	Achiever
Net Annual Sales	\$25,000	\$50,000	\$250,000
Beyond Benchmark Bonus	\$500	\$1,000	

New York City + Bermuda Cruise - May 18-25, 2017 6 day/5 night cruise • 2 day/1 night NYC

	Individual Partner			Partner Agency		
	President	Chairman	Spartan	President	Chairman	Spartan
Net Annual Sales	\$100,000	\$150,000	\$200,000	\$500,000	\$1,000,000	\$1,500,000
Beyond Benchmark Bonus	\$2,000	\$3,000	\$4,000			
Club Level Room	✓	✓	✓	✓	✓	✓
Presidents' Dinner	✓	✓	✓	✓	✓	✓
Gold Coin	✓	✓	✓			

Qualification requirements for Achievers and Agency Achievers contracted after March 31, 2016 will be reduced to \$35,000 and \$187,500, respectively, along with an 85% 13-month persistency.

Additional Requirements and Information:

Beyond Benchmark Bonus - The Beyond Benchmark Bonus will be awarded to those partners who **EXCEED ALL** Quality Benchmarks, which are found on Form S-32.

Conference Standings - All conference standings will be published in our field newsletters and on my.settlerslife.com. Any questions should be directed to the Partner Support Center at 1-800-877-6191.

IRS Regulations - All qualifiers who attend the conference will be issued a 1099 for the entire cost of the partner/guest(s).

Partner Agency Requirement - No more than 50% of the qualification amount may come from any one individual partner or partner agency in your down line hierarchy.

Passport Requirement - Though not required for the cruise, it is highly recommended that each attendee obtain a passport. In the event of an emergency, a passport would be required to obtain a flight back to the United States from Bermuda.

Senior Partner - A currently active partner who is at least age 65, has been contracted with Settlers Life for fifteen years, and has qualified for five previous sales conferences based on non-senior partner status.

Single and Annual Pay Policies - 25% of single pay and annual pay net annualized premium will count towards conference qualification.

Travel Allowances - The travel allowance is provided to attendees to help offset travel and other expenses associated with the conference. Travel allowance amount is based upon travel method and distance to conference location. Partners within an 8-hour drive from the destination will be issued a travel allowance for driving only. Maximum travel allowance not to exceed \$600.

Writing Partner - The writing partner recognized is the writing number listed on the life application. There is no credit given for transferred business.

Qualification period is Jan. 1, 2016 - Dec. 31, 2016. Policy must have a 2016 effective date to count towards qualification.

Conference qualification and attendance is dependent upon adherence to our quality benchmark requirements (Form S-32). Unsatisfactory results during or after the qualification period could result in the withdrawal of the conference invite.

