



AdvantageGuard™ Application Bonus

Bonus program dates: **February 1 – April 30**

Earn a bonus – on top of your regular commissions –
for each issued AdvantageGuard policy!

\$50 bonus

when the applicant selects
EFT as their premium
payment method.

\$25 bonus

when the applicant selects
Credit Card as their
premium payment method.

Please note that the incentive applies exclusively to AdvantageGuard Hospital Indemnity applications. While there is a range of products available on the Golden Rule Insurance Company license, it's important to clarify that this incentive program is specifically tailored to the AdvantageGuard Hospital Indemnity product. See other side for contest rules presented and managed by YourFMO.com, LLC.

Incentive Program Rules

To be eligible, the following requirements and conditions must be met and participation is an acknowledgment and agreement to of all terms.

1. Eligible AdvantageGuard hospital indemnity applications are those submitted online from February 1, 2024 through April 30, 2024.
2. Applications for AdvantageGuard hospital indemnity that meet the following criteria will apply toward the incentive: (a) Submitted between February 1, 2024 - April 30, 2024, and issued by May 15, 2024; (b) with a "paid to" date past the effective date; (c) an effective date no later than July 1, 2024, and (d) meeting any other stated criteria to be eligible.
3. All eligible plans must be in force for a minimum of three months (90 days) after the effective date to count as "issued." Coverage must be in force with premium payment current at the time of the incentive payout to be included.
4. Incentive will be paid over a series of rolling months and will not exceed five payouts. This schedule is designed to eliminate chargebacks and ensure proper payment on qualified plans. The monthly payout will begin in May 2024 and run through September 2024. Incentive payout only begins when the required incentive eligibility is met. Any broker must have an active contract with Golden Rule Insurance Company and be in good standing at the time of payout to receive earned incentive.
5. Bonus follows the Assignment of Commission Form you have on file at the time the application is received, for each qualifying application.
6. Bonuses are paid per broker, based on his or her personal production.
7. Qualification is based on production as broker of record.
8. Any separate applications of family members for the same product type count as only one application for this contest.
9. Bonus is paid as described above.
10. YourFMO.com, LLC. reserves the right to make final judgment on contest qualifiers, modify terms or end this contest at any time without prior notification. Coverage that is withdrawn or does not meet the terms listed in these rules will not count toward the baseline and/or contest bonus.
11. Any required disclosures to brokers' clients are brokers' sole responsibility. A bonus is considered indirect compensation and will be reported as appropriate under the Consolidated Appropriations Act, 2021.
12. This contest is intended for the original recipient of the distributed email identified by broker NPN.
13. Bonus is taxable income and will be reported on an IRS MISC 1099.

YourFMO.com, LLC. and Golden Rule Ins. Co., a UnitedHealthcare company, are not affiliated and each entity is responsible for its own contractual and financial obligations.

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