

Q4 CARRIER INCENTIVE RESTRICTIONS & GUIDELINES

AETNA:

Ancillary:

\$25 each for fewer than 10 apps

\$50 each* for 10 or more apps

*All Dental, Vision and Hearing products only receive \$25 per application

Submit qualifying electronic applications of any of the qualifying ancillary products and receive the above incentives. Policies must have effective dates within the qualifying periods outlined on the back, with \$180 minimum annual premium.

Qualifying ancillary products:

- Dental, Vision and Hearing, Dental, Vision and Hearing Plus, Dental, Vision and Hearing Flex
- Cancer and Heart Attack or Stroke Plus
- Hospital Indemnity Flex
- Recovery Care/ Recovery Care Choice/Nursing Facility Care/ Home Recovery Care
- Home Care Plus

Medicare Supplement

Incentive Tier	Incentive Payout	States
MS Tier 1	\$75 for all OE policies \$150 for all UW policies	FL, GA, MO, NJ, RI
MS Tier 2	\$75 for OE Plan N policies \$100 for all UW policies	AL, AZ, MI, NH, TX
MS Tier 3	\$75 for all UW policies	NC, NM, OH, PA, WA

Submit qualifying electronic applications and receive the above incentives. To qualify for a payout, agents must submit a minimum of five signed Medicare Supplement applications each month. Applications may be underwritten (UW), Guaranteed Issue (GI) or Open Enrollment (OE). Policies must have effective dates within the qualifying periods outlined on the back.

Qualifying periods:

Effective Dates	Payout by
October 1 - October 28, 2026	December 1, 2026
November 1 - November 28, 2026	January 1, 2027
December 1 - January 1, 2027	March 1, 2027

CONTINUED....

Aetna(cont):

Program details

Effective date on qualifying production must be between qualification dates outlined on this page. Qualifying Medicare Supplement production is limited to one active policy per insured. Internal replacements* or exchanges do not count toward qualification. Business written on self or immediate family** members does not count toward qualifying production. Premiums under \$15 monthly EFT or \$180 annually do not count toward qualifying production.

Minimum production and payout will be calculated based upon percentage of commission earned for each policy***. Qualifiers must maintain an 80% persistency on Medicare Supplement or a 70% persistency on Ancillary qualifying business. Policies must remain inforce for 90 days to avoid a chargeback. Chargebacks reconciled by April 15, 2027.

Incentives will be paid in the same method in which you receive your standard commissions.

All federal, state,

and local taxes associated with the receipt of cash are

the sole responsibility of the recipient. Aetna has the exclusive right to change the program rules during the qualification period. The program is subject to all state compensation restrictions based on the issue state of

the policy. Participation is based on meeting the required production levels; and the qualifier must be in compliance with all company and state marketing rules and regulations and be in good standing with Aetna and its legal entities at the time payment is made. Agents must be properly appointed and approved to sell in order to submit business. All discrepancies must be brought to Aetna's attention within three (3) months of ending effective date indicated above. Nothing herein is to be interpreted as a desire not to receive applications for Medicare Supplement policies from consumers desiring coverage without underwriting.

Qualifying states

Ancillary

All states except: AK, DC, HI, MA, MT

Medicare Supplement

Tier 1: FL, GA, MO, NJ, RI

Tier 2: AL, AZ, MI, NH, TX

Tier 3: NC, NM, OH, PA, WA

Medicare Supplement underwritten by:

- Aetna Health and Life Insurance Company
- Aetna Health Insurance Company
- American Continental Insurance Company
- Continental Life Insurance Company of Brentwood, Tennessee

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Aetna(cont):

Ancillary Products underwritten by:

- Continental Life Insurance Company of Brentwood, Tennessee

*Internal replacement is defined as a replacement of a product from one Aetna/Accendo entity/affiliate to another.

***“Immediate family” shall mean a child, spouse, mother, father, sister or brother of You or Your Spouse/Domestic Partner.

*** Examples of “Percentage of commission earned”:

Medicare Supplement: 10 qualifying policies with 50% agent split (commission earned) equates to 5 policies credited towards incentive.

Ancillary: 5 qualifying policies with 50% agent split (commission earned) equates to 2.5 policies credited towards incentive.

AFLAC:

Issue five policies each month

ALL PLAN N & UNDERWRITTEN PLANS F AND G

- Issue 10-14 applications and receive a kicker of \$500
- Issue 15-19 applications and receive a kicker of \$1,000
- Issue 20 or more applications and receive a kicker of \$2,000

October 1 through December 31, 2026

- Agents must be licensed and appointed in all states in which policies are written, must submit and issue the qualifying number of policies during the bonus qualification period, and must be in good standing with Aflac at the time of payout.
- Bonus eligible policies exclude guaranteed issue and underage disability business as permitted.
- Bonus eligible policies include Aflac Medicare Supplement Insurance coverage issued in AL, AZ, AR, CA, FL, GA, ID, IL, IN, IA, KS, KY, LA, MD, MI, MS, MO, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TX, UT, VA, WV, and WY underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated and administered by Aetna Life Insurance Company.
- Bonuses will be calculated 30 days after the qualification period ends, or the following business day. Policies must be active at the time of bonus payout with paid to date greater than the effective date and remain in force for 90 days to avoid chargebacks. Policies submitted and issued during the qualification period but not yet activated will be considered during the next bonus period.

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Aflac(cont):

- Payouts will be made quarterly by the same payment method as commissions are received during the payment cycle, following calculation and approval.
- Aflac makes the final determination on bonus program eligibility, reserves the right to make adjustments to payouts, and may discontinue or amend the incentive program at any time.

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Aflac | Tier One | WWHQ | 1932 Wynnton Road | Columbus, GA 31999

Approved by WWHQ, 26-04967, 09/29/26. Expires 01/2027.

HealthSpring:

\$200 Enhanced Bonus* for the following states: AZ, IL, KS, MI, NC, OH, PA, NJ, and TX, for every application you write each month from September 1, 2026 to December 31, 2026, for underwritten Medicare Supplement Plans F, G, N, and Open Enrollment Plan N. Minimum off our applications.¹ Incentives retroact to first application.

~ or ~

\$100 Bonus for every application you write each month for underwritten Medicare Supplement Plan F, G, N, and Open Enrollment Plan N.

Eligible in participating states from January 1, 2026 to December 31, 2026. Minimum of four applications.¹ Incentives retroact to first application.

Not valid in: CA, CO, DC, MA, ME, MN, MT, ND, NY, OR, RI, SC, TN, WA, WI, and WV.

*Med supp applications in states outside the 9 enhanced bonus states are still eligible for the \$100 Wincentive bonus.

\$25 Bonus for every application you write each month for Cancer Treatment, Choice Accident, Choice Hospital Indemnity, Choice Short Term Care, Flexible Choice Cancer and Heart Attack & Stroke, and Flexible Choice Hospital Indemnity.

Eligible in all states where products are sold. Minimum of five applications; minimum can be achieved by combining these products. Incentives retroact to first application. From January 1, 2026 to December 31, 2026.

\$25 Bonus for every application you write each month for Flexible Choice Dental, Vision & Hearing, and Flexible Choice Dental, Vision & Hearing Plus and Flexible Choice Dental Plus.

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HealthSpring (cont.):

Eligible in all states where product is sold. Minimum of five applications; minimum can be achieved by combining these products. Incentives retroact to first application. From January 1, 2026 to December 31, 2026..

Application minimums can be achieved by combining applications across all Wincentives 2026 Medicare Supplement eligible states.

The \$100 and \$200 incentives will be paid based on the state for which the application is written.

Insured by American Retirement Life Insurance Company, HealthSpring Insurance Company, HealthSpring National Health Insurance Company, Medco Containment Life Insurance Company, or Loyal American Life Insurance Company.

General program rules:

1. HealthSpring Supplemental Benefits will provide automated reporting on a monthly basis.
2. All qualifying applications must be signed during the program period to count toward the marketing incentive program. Policies must be received by the eighth day of each month following the close of the previous program month. For example, the first program period will run January 1 through January 31, 2026, and all policies must be signed by January 31, 2026, and received by February 8, 2026, to count for the January program month.
3. All qualifying business must either have a minimum issued annualized premium of \$360 or the sum of two policies written on a single insured must be equal to or greater than \$360.
4. Eligibility will be determined approximately 30 days after the program end date. Business must effectuate in order to qualify.
5. Policies must have premiums drafted to pay an incentive.
6. Policies that cancel before their effective date or within the first month after their effective date will have their incentive charged back.
7. Chargebacks will be taken from future incentive payments and/or from qualifying commissions.
8. Qualifying HealthSpring supplemental products include Medicare Supplement, insured by Loyal American Life Insurance Company (LOYAL), American Retirement Life Insurance Company (ARLIC), HealthSpring Insurance Company (HIC), HealthSpring National Health and Life Insurance Company (HNNHIC), and Medco Containment Life Insurance Company (MCLIC).

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HealthSpring (cont.):

9. Qualifying HealthSpring Supplemental Health products include Accident Treatment, Cancer Treatment, Choice Accident, Choice Hospital Indemnity, Choice Short Term Care, Flexible Choice Cancer and Heart Attack & Stroke, and Flexible Choice Hospital Indemnity, insured by Loyal American Life Insurance Company (LOYAL) and Flexible Choice Dental, Vision & Hearing, and Flexible Choice Dental, Vision & Hearing Plus, insured by Loyal American Life Insurance Company (LOYAL).
10. Marketing incentive payments are made payable to the producer or agency that receives standard commission payments.
11. Production numbers shown in other sources may include production with other products that do not count toward this marketing program qualification.
12. To qualify for this marketing incentive program, an agent's in-force policyholder block for all submitted business, in the past 13 months, must maintain: (i) a 78% retention rate or higher and (ii) the company average placement levels.
13. HealthSpring supplemental Benefits and its affiliates hold no liability during the program.
14. Any application that is counted for the marketing incentive program detailed in this flyer will not be eligible to qualify for any other incentive program offered by HealthSpring Supplemental Benefits.
15. We reserve the right to revise program rules at any time without notice, and also reserve the right to terminate the program.
16. We will make all determinations regarding the program including, but not limited to, whether an agent is qualified. Our decisions will be final and conclusive.
17. Replacements do not count toward qualifications.
18. Your marketing incentive payout amount will count toward earnings and will be taxed accordingly.
19. Business written on self or immediate family members does not count toward qualification.
20. To qualify for this program, an agent must be in good standing with HealthSpring Supplemental Benefits and not violate the terms of the Agent Agreement.
21. Nothing herein is to be interpreted as a desire not to receive applications for Medicare Supplement policies from consumers desiring coverage without underwriting.

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HUMANA:

Qualify for our Q4 2026 Bonus with a minimum of three approved bonus eligible Underwritten Humana Medicare Supplement applications written beginning October 1, 2026 - December 31, 2026. \$250 for eligible Underwritten applications

General Program details and rules:

Bonus is available on Humana Achieve Medicare Supplement plans, Humana Medicare Supplement plans, and Humana Value Medicare Supplement plans Underwritten applications only. Bonus only available to FMOs and direct independent agents. Not available in CO, ID, IN, KY, MD, MO, MT, NY, OH, OR, SC, TN, UT, WA and WI. Payment under the Bonus Program will be made in January 2027.

Guaranteed Issue and U65 Disability sales will be paid according to individual state requirements. Applications for high deductible plans are not eligible for a bonus subject to state requirements. Humana has the exclusive right to change the qualifications and/or rules for this program at any time, including cancellation. Applications submitted under an annual birthday guaranteed issue right are paid based on state requirements as a guaranteed issue application.

All decisions by Humana regarding program and/or its cancellation are final.

For purposes of the Bonus Program:

- The Company or Humana means Humana Inc. or its subsidiaries which offers or insures the New Eligible Policy.
- Eligible Producers and Agents are producers and agents who are contracted with, licensed and appointed with the Company at the time the application is submitted to and approved by the Company. Humana associates, including Humana career and telesales agents whether employees or contractors are ineligible and are not Eligible Agents.
- New Eligible Policies are a) Medicare Supplement plans offered by Humana (excludes those sold on a private retiree exchange); b) Underwritten applications submitted and approved in October, November and December 2026; c) policies in effect for at least 60 consecutive days and still in effect at the time of payout.
- New Eligible Policies do not include: a) any policy written to provide coverage for the agent; b) any policy change, renewal or modification(s) (all New Eligible Policies must result in the issuance of a new policy to a person that is not currently a policyholder of a Medicare Supplement policy issued by the Company);
c) any policies issued for a high deductible plan subject to state requirements; and d) any new eligible policy that has been terminated by the time of payout.

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HUMANA (cont.):

General Provisions:

1. Under applicable law, Eligible Agents may be required to disclose to the insured or applicant their compensation including base commission, bonuses, incentives, or other forms of remuneration for which the Eligible Agents are eligible for the sale or renewal of insurance products.
2. Reporting of compensation from the Bonus Program and tax implications are the responsibility of the Eligible Agents.
3. The Company or its affiliate will be the final arbiter of any issues relate to the Bonus Program.
4. The Company or its affiliate may modify or terminate the bonus at any time without notice.
5. The Company or its affiliate may audit or adjust any payment made under the Bonus Program, including the right to recover any and all overpayments.
6. Eligible agents must be in compliance with all company and state marketing rules and regulations and be in good standing with Humana and its legal entities at the time payment is made.

INA: TBA

Liberty Bankers:

Earn \$100 for Every Qualifying Medicare Supplement Application

Maximize your earning potential when you sell Medicare Supplement plans G, F, and N from American Benefit Life (ABL). Prioritize your open enrollment, guaranteed issue, and underwritten business through Lead Doctor to earn a payout.

Lead Doctor Diamond or Underwritten Medicare Supplement

By selling five or more apps you can earn \$100 per app. Payouts are retroactive to the first app sold.

Program credits “Diamond” categorized leads from Lead Doctor or Underwritten Medicare Supplement and is effective October 1, 2026 - December 31, 2026.

To qualify, sell a minimum of five apps and maintain a 65% underwriting percentage during the time period. Payout is retroactive to the first app sold during the time period. Medicare Supplement applications must be issued and paid by February 1, 2027. Program is not available for business written in MI, NE, or NV. Diamond classification is for internal tracking only and does not affect how Medicare Supplement applications are underwritten, rated, or approved. All policies remain subject to applicable laws, including OE/GI protections. Liberty Bankers Insurance Group reserves the right to modify, suspend, or terminate the Lead Doctor program, including all program rules, incentive structures, qualification requirements, and methods of incentive calculation, at any time and at its sole discretion.

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Lumos:

Qualify with 3 submitted cash-paying applications.

Earn \$175 for each issued underwritten policy.

Earn \$25 for each open enrollment policy.

For Agent Use Only. Not for public distribution. Excludes guaranteed issue and underage disability business. Plateau Insurance Company has no obligation to sponsor or pay any of the costs of the incentive program for any qualifying participant related to this program. Issued cases must be underwritten and specific to Lumos Medicare Supplement Insurance. To be considered qualifying business, applications must be submitted and issued between 10/01/2026 and 12/31/2026. Integrity Marketing Group (Integrity) and Lumos Medicare Supplement Insurance have the exclusive right to change the qualifications and/or rules for this program at any time, including cancellation. All decisions by Integrity and Lumos Medicare Supplement Insurance regarding the program and/or its cancellation are final. Agent must be actively appointed and remain in good standing with Lumos Medicare Supplement Insurance throughout the duration of the contest period. Not available in: MN and WI. Not all products available in all states. Not affiliated with the United States government or the federal Medicare program.

MUTUAL OF OMAHA:

Receive a cash bonus when you sell our Medicare supplement products in the states below
from March 1 through December 31, 2026.

- | | | | | | |
|---------------|-------------|---------------|------------------|----------------|-----------------|
| • Alabama | • Florida | • Maine | • Nevada | • Oklahoma | • West Virginia |
| • Arizona | • Georgia | • Maryland | • New Hampshire | • Pennsylvania | • Wyoming |
| • Arkansas | • Illinois | • Michigan | • New Jersey | • South Dakota | |
| • California | • Iowa | • Minnesota | • New Mexico | • Tennessee | |
| • Colorado | • Kansas | • Mississippi | • North Carolina | • Texas | |
| • Connecticut | • Kentucky | • Missouri | • North Dakota | • Utah | |
| • Delaware | • Louisiana | • Nebraska | • Ohio | • Virginia | |

*Plus Idaho, Indiana, Montana, Oregon, South Carolina and Wisconsin. See details below.

Eligibility

You're eligible to earn a cash payout on Medicare supplement business you place as a producer (personal production only; individuals or agencies may not qualify based on business placed by down-line producers) for policies underwritten by Mutual of Omaha or its affiliates. You need a minimum of five Medicare supplement policies issued in a month.

Some exclusions apply.

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MUTUAL OF OMAHA (cont.):

~ Qualifying Business

Policies that count toward the minimum can be:

- All plans we offer in any state
- Underwritten, open enrollment and guaranteed issue

~ Payment

While the criteria are broad to help you meet the monthly five-policy minimum, the bonus pays:

- For Plans F, G and N in the states listed above
- \$250 cash per issued underwritten policy (includes internal and affiliate conversions, except in North Carolina)
- \$30 per issued policy for open enrollment business

~ Broker Bonus for Idaho, Indiana, Montana, Oregon, South Carolina and Wisconsin

Qualifying business includes underwritten, open enrollment, guaranteed issue and under age 65.

Payment

When you meet the monthly five-policy minimum, the bonus pays:

- \$40 per underwritten, open enrollment and guaranteed issue applications
- For Plans F, G and N (NM39 in Wisconsin)
- For Plans A, C, F, G, N and High Deductible G (in Montana only)

~ Please Note:

- Internal and affiliate conversions are eligible for payment only when the original writing agent submits the application.
- Policy must be in force at time payment occurs
- Payment is based on the month in which the policy is effective. Policy effective date means the date in which the policy is in force

~ Payment Example:

Policy Effective Date	Payment Period
August 2026	October 2026
November 2026	January 2027

~ Miscellaneous:

- Mutual of Omaha reserves the right to change, limit or cancel any promotion, rule or award at any time and for any reason

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MUTUAL OF OMAHA (cont.):

- You must be currently contracted and actively representing Mutual of Omaha Insurance Company or its affiliates at the time of the award and be in good standing
- No substitution for, or transfer of the award will be allowed
- The costs of the award will be reported to you as taxable income on IRS Form 1099
- Special agents' cash awards are allocated to their agency
- This promotion is void where prohibited by law

NASSAU:

Submit a minimum of five underwritten Plan F, G or N applications between 10/1 and 12/31/2026. Receive \$150 for every eligible underwritten Plan F, G or N in this period that places before 1/11/2027, including the first five apps.¹

1. Producers who submit five (5) or more Medicare Supplement Plan F, G, or N underwritten applications during the bonus period will earn a \$150 bonus for each underwritten application submitted during the promotion period, including the first five applications. To be eligible for the bonus, applications must:

- Be submitted between October 1, 2026, and December 31, 2026;
- Be submitted through an eligible distribution partner;
- Be underwritten Medicare Supplement Plan F, G, or N applications; and
- Be issued and placed in force on or before January 11, 2027.

Plan A applications, Open Enrollment applications, and Guaranteed Issue enrollments are not eligible for this promotion. Any bonus paid is subject to a 100% chargeback if the associated policy does not remain active and in force for twelve (12) consecutive months. Producers must be in good standing at the time bonus payments are issued. Producer is responsible for reporting earned bonuses for tax purposes and will be provided an appropriate 1099.

Program entries constitute Producer's agreement to program rules. Certain exclusions, restrictions and limitations may apply. Program rules are determined by the Company in its sole discretion. The Company reserves the right to change or cancel these programs for any reason. This program is not available to call centers and their downlines. This program is not available in all states and remains subject to applicable laws, rules and regulations. This program and the Company are not affiliated with or endorsed by the United States government or the federal Medicare program. For additional information, please contact your upline.

2. Rating for Nassau Financial Group as of 6/1/2026, subject to change. Source: [trustpilot.com](https://www.trustpilot.com).

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Physicians Mutual:

Program period: October 1, 2026 – December 31, 2026. Earn monthly bonuses on Med Supp policies sold during this period.

Monthly Bonus:

\$250 for every Underwritten Med Supp policy sold*(Plan F, Innovative Plan G, Plan G, Plan N)

\$200 for every Open Enrollment Innovative Plan G policy sold

\$50 for every Underwritten High Deductible G Med Supp policy sold*

\$25 for every Open Enrollment High Deductible G Med Supp policy sold

\$50 for every Open Enrollment Med Supp policy sold(other plans)*

Bonus paid on first policy sale after minimum 5 is met(each month

Exclusions & Eligible Production

- Net issued sales only
- Medicare Supplement business exclusions: Internal Replacements, Guarantee Issue SEP(including Birthday and Anniversary Rule), and Underage sales.

States Specials

IN & WI:

- All plan types pay \$50 per sale
- Internal replacements pay \$0 per sale

SC

•\$200 pays for every Open Enrollment Innovative Plan G policy sold.

•High Deductible Plan G pays \$25 per sale.

•Plan A and Internal Replacements pay \$0 per sale.

All States: Combo App(Dental, Life or Cancer Policy Sold w/ a Med Supp Policy).

Primary Insured Name and Application Date must match on both policies.

\$25 For 1 additional product

\$40 For 2 additional products (\$80 total)

\$50 For 3 additional products (\$150 total)

WoodmenLIFE:

Qualify for bonuses by issuing a minimum of five Medicare Supplement policies within the same month during the incentive window of October 1 – December 31, 2026.

Once qualified, earn bonuses for specific policies issued in the following states:

AL, AR, AZ, CO, FL, IL, KY, LA, MI, MS, NC, NJ, OH, OK, PA, TN, TX, WV

*Separate rate for IN, MT, OR, SC

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WoodmenLIFE (cont.):

Internal conversions are eligible for payment only when the original writing agent submits the application. Policy must be in force at the time payment occurs. Excludes underage disability business. Issued cases must be specific to Woodmen of the World Life Insurance Society (WoodmenLife). The costs of the award will be reported to you as taxable income on IRS Form 1099. No substitution for, or transfer of, the award will be allowed. Agents must be currently contracted and actively representing WoodmenLife or its affiliates at the time of the award. To be considered qualifying business, applications must be issued between 10/1/2026 and 12/31/2026. Payments will go out 2 months after the effective date of the policy. Contest sales are evaluated and paid on a monthly basis, based on the month in which the policy took effect. This promotion is void where prohibited by law. Integrity Marketing Group (INTEGRITY) and WoodmenLife have the exclusive right to change the qualifications and/or rules for this program at any time, including cancellation. All decisions by INTEGRITY and WoodmenLife regarding the program and/or its cancellation are final. Agent must be actively appointed and remain in good standing with WoodmenLife throughout the duration of the contest period.

FOR AGENT USE ONLY.