

VOLUME 13 - ISSUE 3

“THE HARDER YOU WORK,  
THE LUCKIER YOU GET.”  
-TED LASSO

The Pulse  
2024

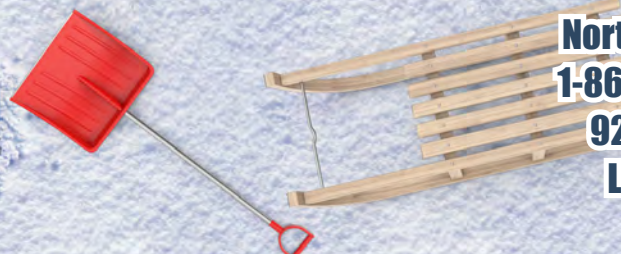
WHAT WE DO  
MATTERS!

# AGENT OF THE WEEK



*Derrick L*  
**LOCKNESS MONSTER**

**Derrick L.**, aka, “The Lockness Monster” was spotted again in the field last week, writing an astounding **\$21,727** in A/P on **22** apps. The Lockness Monster is not only a BEAST at Final Expense! He’s also, “THE MAN!”



North American Senior Benefits  
1-866-926-9000 | [NASBINC.COM](http://NASBINC.COM)  
922A HURRICANE SHOALS RD.  
LAWRENCEVILLE, GA 30043



# LAST WEEK'S TOP TEAMS

## \$50K+

TEAM	A/P	APPS
Chris C	\$954,343	1042
Garrett H	\$820,432	907
Josh S	\$753,295	834
Keith T	\$657,169	787
Andrew E	\$426,021	484
Greg B	\$417,421	477
Dusty T	\$368,873	459
Ashley C	\$360,220	392
Blair O	\$355,101	351
Nick G	\$305,826	304
Blythe B	\$249,739	318
Isaac S	\$227,181	271
Max G	\$204,752	207
Brian C	\$201,780	249
Will K	\$175,212	186
Garrett S	\$174,003	203
Laura M	\$152,595	178
Alex C	\$124,107	124
Dylan W	\$111,903	111

TEAM	A/P	APPS
Naomi G	\$102,523	104
Blake N	\$92,393	111
Cole T	\$91,729	116
AJ R	\$79,726	84
Steven H	\$73,132	66
Branden D	\$69,616	72
Nate S	\$69,354	80
Spencer V	\$67,664	80
Cody L	\$67,186	108
Derrick L	\$64,600	82
Alex P	\$63,439	76
Asia H	\$60,506	74
Brian A	\$59,882	61
Doug H	\$58,002	71
Kailyn B	\$57,046	60
Alex M	\$55,913	69
Dustin H	\$54,214	49
Colby S	\$51,595	55

# DEADLINE

**REMEMBER TO PLACE YOUR DIGITAL LEADS ORDERS BEFORE THE FIRST OF THE MONTH TO BE FILLED THE FOLLOWING MONTH!**



# \$20K-\$49,999K

TEAM	A/P	APPS	TEAM	A/P	APPS	TEAM	A/P	APPS
Mekayla M	\$47,585	56	Whitney H	\$33,552	56	Christopher H	\$22,647	20
James T	\$46,905	59	Mitch B	\$32,848	34	Jermaine W	\$22,488	44
Abel H	\$45,853	60	Tyler K	\$32,678	42	Eugene M	\$22,407	25
Connor E	\$44,461	53	Christina B	\$31,507	33	Hobbs J	\$22,136	25
Russell W III	\$43,432	49	Tai S	\$30,856	42	Michael M	\$21,964	11
Shane R	\$43,179	53	Eric G	\$30,550	29	Lauren C	\$21,568	20
Mason D	\$42,274	46	Jalen D	\$30,434	29	Bobby P	\$21,398	30
Joe B	\$41,636	38	Connor H	\$28,581	28	Art T	\$21,287	38
Rafael R	\$40,447	44	Kalid H	\$28,581	28	Marcus Al-S	\$21,015	18
Gerardo M	\$40,165	39	Cat B	\$28,049	28	Dima F	\$20,729	22
Nick R	\$37,406	44	Riley P	\$27,992	34	Ryan B	\$20,653	13
Steven W	\$36,748	39	Walter G	\$27,438	21	Danny B	\$20,558	21
Owen M	\$36,722	36	Rex N	\$25,401	22	Mason H	\$20,553	22
Katie M	\$36,464	44	Grace S	\$25,151	24	Mario F	\$20,366	44
Anthony J	\$34,191	26	Daniel K	\$24,721	27	Billy K	\$20,276	16
Bobby B	\$33,828	24	Robert H	\$23,830	39			
Adrienne M	\$33,741	32	Grayson R	\$23,132	20			

# \$9K-\$19,999K

TEAM	A/P	APPS	TEAM	A/P	APPS	TEAM	A/P	APPS
Joshua T	\$19,673	26	John H	\$16,002	12	Brandon L	\$12,753	70
James C	\$19,426	19	Mike R	\$15,813	12	John S	\$12,416	11
Martin M	\$19,402	12	Jaime M	\$15,733	22	Mike J	\$12,300	9
Josiah M	\$19,317	20	Josh O	\$15,441	12	Grace W	\$12,086	11
Xavier C	\$19,139	17	Becca A	\$14,963	14	Jennifer E	\$11,979	7
Jessica D	\$19,097	25	Windy H	\$14,930	16	Christian A	\$11,970	15
Brooke M	\$18,945	19	Rodney G	\$14,802	24	Mike B	\$11,396	8
Chad S	\$18,764	23	Amanda F	\$14,696	13	Cody L	\$11,011	7
Carter P	\$18,473	18	Marcus C	\$14,596	13	Brittany F	\$10,622	13
Ali O	\$18,321	27	Blaine M	\$14,571	14	Court L	\$10,433	16
Tiffany T	\$18,285	27	Candace N	\$14,412	18	Jim H	\$10,260	11
Zamantha M	\$18,285	27	Stefanie R	\$14,218	24	Mikal R	\$10,195	7
Crystal T	\$18,064	24	Karen F	\$14,192	22	Tracy S	\$10,119	14
Chad A	\$17,631	19	Pierce M	\$14,009	13	David E	\$10,072	20
Bryson S	\$17,515	26	Chrystal S	\$13,947	27	Dennis R	\$10,022	7
Jonathan M	\$17,478	20	Chuekha H	\$13,700	21	Troy B	\$9,960	11
Ryan B	\$17,009	16	Courtney P	\$13,589	14	Pat W	\$9,860	12
Nichole B	\$16,977	15	Alstin V	\$13,350	13	Chris L	\$9,317	7
Cody W	\$16,751	18	Brittney P	\$13,119	2	Brianna L	\$9,177	12
Jonathan J	\$16,447	20	Ryan S	\$12,890	19	Guy M	\$9,141	13
Brooke M	\$16,013	15	Levi H	\$12,861	20	Cam W	\$9,105	10



# LAST WEEK'S 10K GRAND LAND AGENTS

AGENT	A/P	APPS
Derrick L	\$21,727	22
Michael M	\$18,654	9
Mason H	\$18,642	20
Dan C	\$14,020	12
Spencer P	\$13,958	10
Spencer V	\$13,484	12
Billy K	\$13,007	9
Isaiah J	\$12,661	5
Joseph C	\$12,600	14
Ahmadou C	\$12,481	9
Phillip J	\$12,390	13
Chad A	\$11,881	10
Moe A	\$11,846	12
Lucas S	\$11,825	9
Anthony W	\$11,700	12
Melody T	\$11,680	6
Anthony J	\$11,569	7
David F	\$11,396	8

AGENT	A/P	APPS
Hobbs J	\$11,279	15
Pinkney P	\$11,268	8
Tony F	\$11,214	10
Tatum T	\$11,079	10
Branden D	\$11,021	11
Erica B	\$10,939	10
Mike J	\$10,788	7
Daniel H	\$10,617	10
Christopher H	\$10,482	11
Ricky M	\$10,426	7
Karen F	\$10,392	15
Gerardo M	\$10,297	6
Jim H	\$10,260	11
Dallas B	\$10,248	9
Ryan M	\$10,167	9
Chelsea P	\$10,089	6
Fred F	\$10,032	10
Christina M	\$10,013	5



# LAST WEEK'S

# TOP PRODUCERS

AGENT	A/P	APPS	AGENT	A/P	APPS	AGENT	A/P	APPS
Derrick L	\$21,727	22	Christina M	\$10,013	5	Gonzalo L	\$7,577	8
Michael M	\$18,654	9	Matt C	\$9,777	5	Jackie M	\$7,528	8
Mason H	\$18,642	20	Lauren K	\$9,777	8	Troy B	\$7,525	8
Dan C	\$14,020	12	Grace W	\$9,556	7	Kendra K	\$7,513	11
Spencer P	\$13,958	10	Steven W	\$9,385	8	Nathan C	\$7,510	7
Spencer V	\$13,484	12	Cameron W	\$9,105	10	Stacye T	\$7,462	7
Billy K	\$13,007	9	Mason C	\$9,099	6	Mikal R	\$7,453	5
Isaiah J	\$12,661	5	Robbie O'N	\$8,997	8	Christina B	\$7,429	6
Joseph C	\$12,600	14	Rachel J	\$8,879	7	Blaine M	\$7,429	6
Ahmadou C	\$12,481	9	Mike R	\$8,820	6	Deborah H	\$7,368	4
Phillip J	\$12,390	13	Grace S	\$8,694	7	Bryan W	\$7,356	7
Chad A	\$11,881	10	Valerie T	\$8,429	12	Frank W	\$7,346	11
Moe A	\$11,846	12	Jessica R	\$8,415	7	Brandon P	\$7,336	11
Lucas S	\$11,825	9	Garret D	\$8,392	4	Daniel L	\$7,332	9
Anthony W	\$11,700	12	Felisha L	\$8,388	6	Levi H	\$7,309	10
Melody T	\$11,680	6	Trevor S	\$8,310	8	Coult A	\$7,308	5
Anthony J	\$11,569	7	Titus H	\$8,300	10	Smiley M	\$7,290	8
David F	\$11,396	8	Gerardo P	\$8,245	8	Blake N	\$7,282	8
Hobbs J	\$11,279	15	Beverley C	\$8,237	4	Parker T	\$7,276	10
Pinkney P	\$11,268	8	Jake G	\$8,220	8	Nick R	\$7,266	7
Tony F	\$11,214	10	Jamila W	\$8,075	8	Brett M	\$7,215	5
Tatum T	\$11,079	10	Kalid H	\$8,028	6	Tywanda M	\$7,189	5
Branden D	\$11,021	11	Steven C	\$8,020	5	Matt S	\$7,182	6
Erica B	\$10,939	10	Ronnie B	\$7,985	9	Ryan B	\$7,171	10
Mike J	\$10,788	7	James A	\$7,889	14	Greg D	\$7,164	8
Daniel H	\$10,617	10	Cody L	\$7,838	4	Laquanda S	\$7,157	5
Christopher H	\$10,482	11	Rebekah H	\$7,835	12	Tyler G	\$7,142	8
Ricky M	\$10,426	7	Jaime M	\$7,774	10	Owen M	\$7,137	8
Karen F	\$10,392	15	Katie K	\$7,725	8	Stephanie J	\$7,132	8
Gerardo M	\$10,297	6	Chantel H	\$7,718	10	Larry G	\$7,131	6
Jim H	\$10,260	11	Nic W	\$7,707	7	Ryder D	\$7,116	7
Dallas B	\$10,248	9	Jillian M	\$7,705	5	Conner Y	\$7,055	8
Ryan M	\$10,167	9	Jenna F	\$7,610	11	Ryan R	\$6,951	7
Chelsea P	\$10,089	6	Christian A	\$7,581	8	Resie	\$6,943	5
Fred F	\$10,032	10	Carter P	\$7,579	8	Elizabeth F	\$6,935	4



# LAST WEEK'S TOP PRODUCERS

AGENT	A/P	APPS
Steven H	\$6,898	4
Cameron F	\$6,882	13
Dee W	\$6,848	14
Cliff S	\$6,822	7
Russell W III	\$6,792	7
Katie M	\$6,670	8
Frank S	\$6,642	8
Adrienne M	\$6,623	3
Robert T	\$6,490	7
Doug H	\$6,444	6
Jacob S	\$6,435	7
Abel H	\$6,420	10
Landon H	\$6,384	12
Lydia M	\$6,371	7
Maranda P	\$6,370	11
Tai S	\$6,363	9
Alen J	\$6,363	7
Marcus B	\$6,352	6
Seth B	\$6,350	4
Courtney P	\$6,344	5
Mitch B	\$6,324	6
Karim M	\$6,311	5
Stacey E	\$6,239	3
Kendra B	\$6,224	8
Giuseppe B	\$6,192	9
Anthony D	\$6,180	5
Charles S III	\$6,148	9
Chris N	\$6,146	5
Jake K	\$6,132	5
Michael C	\$6,123	10
Riddick B	\$6,120	5
Kristi J	\$6,109	11
Logan C	\$6,091	4
Samantha B	\$6,081	5
Nathan A	\$6,036	8

AGENT	A/P	APPS
Jack G	\$6,012	8
Dom M	\$6,000	6
Adia H	\$5,986	4
Ashley T	\$5,971	6
Shawn T	\$5,953	6
Connor F	\$5,950	6
Jonathan M	\$5,927	6
Joshua W	\$5,919	10
Brian C	\$5,890	5
John H	\$5,864	5
AJ R	\$5,847	8
Josh W	\$5,802	6
Tyler E	\$5,798	5
Silas S	\$5,792	5
Ashton M	\$5,778	5
Connor E	\$5,752	6
Joe H	\$5,737	4
Jonah K	\$5,732	6
Lois M	\$5,728	7
Alex P	\$5,724	6
Tracy G	\$5,715	8
Jeff M	\$5,713	6
Jordan R	\$5,699	5
Ryan S	\$5,686	8
Gary M	\$5,685	11
Justin H	\$5,684	3
Ryan B	\$5,682	6
Brittney P	\$5,648	2
DeQuentin D	\$5,630	3
Josh S	\$5,619	5
Briana B	\$5,614	8
Heather B	\$5,597	8
Jackson S	\$5,577	6
Jalen D	\$5,537	5
Hunter C	\$5,522	4

AGENT	A/P	APPS
Mariah M	\$5,521	5
Emilee A	\$5,501	6
David C	\$5,478	7
Jordan W	\$5,450	3
Stephen D	\$5,439	4
Kailyn B	\$5,403	6
Dave M	\$5,395	3
Garrett S	\$5,360	4
Tonia B	\$5,345	5
Benjamin A	\$5,305	3
Greg O	\$5,302	4
Ashlie A	\$5,255	6
Mario F	\$5,253	17
Mara C	\$5,252	3
Renee F	\$5,226	5
Mike R	\$5,202	8
Eli S	\$5,200	5
Jake T	\$5,190	9
Adrian W	\$5,175	7
Brooke M	\$5,170	4
Trina C	\$5,144	3
Peyton P	\$5,135	6
Christie N	\$5,129	8
James A	\$5,094	3
Parker W	\$5,093	5
Jordan K	\$5,093	4
Jacob W	\$5,089	3
Brittany F	\$5,061	6
Crystal T	\$5,058	9
Shanna B	\$5,047	3
Jon G	\$5,040	6
Ashley G	\$5,027	3
Cheyenne T	\$4,992	5
Kristin M	\$4,924	4
Kyle B	\$4,876	5

# LAST WEEK'S TOP PRODUCERS

AGENT	A/P	APPS	AGENT	A/P	APPS	AGENT	A/P	APPS
Andrew W	\$4,863	1	Toryan S	\$4,380	2	Lily B	\$4,098	5
Garrett H	\$4,851	4	Austin O	\$4,360	8	Wanda L	\$4,075	5
Matt O	\$4,835	6	Dennis R	\$4,332	2	Josh M	\$4,074	7
Whitney H	\$4,833	6	Sergio D	\$4,315	8	Aus N	\$4,068	2
John S	\$4,833	6	Jeff B	\$4,308	3	Hussein Al C	\$4,065	5
Meagan M	\$4,824	4	Hailey P	\$4,300	3	Keith S	\$4,064	3
Josh A	\$4,818	10	Lydia W	\$4,298	4	Dylan A	\$4,043	5
Jermaine W	\$4,807	8	Debara B	\$4,297	4	Kathleen I	\$4,032	5
Brittany R	\$4,801	8	Mycharra S	\$4,291	6	Taylor C	\$4,024	6
Leslie I	\$4,787	5	Chad W	\$4,275	6	Regine C	\$4,024	6
Lamont H	\$4,768	5	Andres R	\$4,265	6	Naomi G	\$4,000	5
Brett B	\$4,707	3	Manda R	\$4,260	2	AJ L	\$3,993	3
Matt H	\$4,701	4	Moe K	\$4,245	4	Colin S	\$3,984	4
Shonna H	\$4,692	4	Tanya F	\$4,240	5	Aaron N	\$3,972	5
Samantha T	\$4,669	8	Windy H	\$4,230	4	Dawn J	\$3,935	5
Jere M	\$4,650	6	Pat B	\$4,221	6	Lucas D	\$3,924	5
Pierce M	\$4,623	4	Brian Co	\$4,203	6	Joshua W	\$3,922	3
Randy L	\$4,618	3	Alex M	\$4,200	7	Renauld L	\$3,908	3
Sam P	\$4,614	4	Don G	\$4,178	4	Claybert L	\$3,900	4
Bobby B	\$4,598	6	Robert C	\$4,173	8	Channa G	\$3,897	8
Elizabeth C	\$4,578	5	Robert D	\$4,171	9	Brittany W	\$3,892	8
Matt D	\$4,572	5	Riley K	\$4,164	8	Carlos M	\$3,882	5
Eugene M	\$4,560	7	Cameron K	\$4,149	4	Chad S	\$3,868	4
Damien W	\$4,554	7	Art T	\$4,140	3	Kobe T	\$3,840	5
Armand R	\$4,548	4	Samantha W	\$4,140	4	Ian H	\$3,830	5
Clarence J	\$4,532	6	Emily S	\$4,130	4	Kevin N	\$3,830	6
Mason D	\$4,512	4	Taylor M	\$4,130	5	Michiko M	\$3,827	5
Shirley S	\$4,482	6	Luke R	\$4,123	5	Riley P	\$3,818	11
Asia H	\$4,469	4	Alstin V	\$4,120	3	Cody C	\$3,812	7
Devin G	\$4,468	5	Daniel S	\$4,120	4	Dale P	\$3,808	4
Randall P	\$4,434	4	Roberto V	\$4,115	3	Molly L	\$3,803	5
Sheena W	\$4,429	6	Lindsay L	\$4,110	4	Tissany A	\$3,800	7
Ninah W	\$4,428	7	Herman	\$4,109	4	Matt M	\$3,797	5
Cody L	\$4,393	8	Monica H	\$4,108	3	Tyler K	\$3,792	4
Sherri W	\$4,391	3	Nate M	\$4,102	4	Matthew M	\$3,792	4



# LAST WEEK'S TOP PRODUCERS

AGENT	A/P	APPS	AGENT	A/P	APPS	AGENT	A/P	APPS
Debbie W	\$3,764	6	Rafael M	\$3,466	2	Chance L	\$3,204	1
Robert H	\$3,754	6	Brittany B	\$3,460	4	Jadon VanL	\$3,203	6
Chris S	\$3,734	3	Blair O	\$3,443	3	Brittany M	\$3,197	8
Guy M	\$3,728	4	Zamantha M	\$3,439	5	Ashley M	\$3,183	4
Yvette H	\$3,725	4	Will F	\$3,425	4	Sylvia D	\$3,182	4
Rex N	\$3,721	3	Angela F	\$3,422	5	Etta L	\$3,180	6
Joseph M	\$3,715	6	Malika W	\$3,418	3	Brandon D	\$3,179	5
Alexander I	\$3,704	4	Brittany R	\$3,411	4	Marques T	\$3,173	3
Shana R T	\$3,700	4	Kim A	\$3,410	1	Josh J	\$3,165	7
Rachel R	\$3,669	10	George M	\$3,390	4	Bryan B	\$3,160	4
Rodney G	\$3,633	4	Alexa S	\$3,386	3	Roman R	\$3,156	2
Brad K	\$3,632	5	Melinda P	\$3,382	4	Jennifer E	\$3,139	1
Sam	\$3,631	6	Jonathan M	\$3,381	3	Corinne C	\$3,133	4
Thomas B	\$3,624	7	Robbie M	\$3,378	2	Mindy W	\$3,125	3
Ben B	\$3,615	6	Chuck M	\$3,370	2	Dalton L	\$3,110	1
Andrea W	\$3,551	4	Kacee C	\$3,348	3	Lance S	\$3,100	2
Yassir A	\$3,540	3	Keegan P	\$3,338	6	Drew L	\$3,097	4
Laura B	\$3,533	5	John S	\$3,320	4	Clark W	\$3,094	3
Jeff L	\$3,520	3	Lauren D	\$3,312	2	Rachel C	\$3,088	5
Joel F	\$3,507	10	Kim M	\$3,310	2	Semenya J	\$3,079	4
Anthony R	\$3,506	4	Marcus Al-S	\$3,276	3	Demetry J	\$3,067	2
Jasmin C	\$3,492	3	Debbie W	\$3,268	6	Rashaan M	\$3,036	4
Moe B	\$3,483	13	Candace G	\$3,224	4	Theresa D	\$3,036	2
Jasmine C	\$3,480	3	Brooke K	\$3,224	5			
Jalen M	\$3,474	5	Maria P	\$3,207	3			

Last Week's #1 App Writer:

# Derrick L

With 22 Apps!









# 2023 AWARD

## Nominees

### VELVET HAMMER

ROBERT C  
JIM H  
MIKAL R  
DIMA F  
ART T  
STORME H

### TORTOISE AWARD

LUCAS S  
JOE H  
LAURA B  
MIKE R  
JERE M  
GERARDO M

### RVP OF THE YEAR

SCOTT D  
BLYTHE B  
ALEX C  
AJR  
NATE S  
MASON D

### AGENT OF THE YEAR

FRED F - GERARDO P - MARTIN M - MIKE J - DERRICK L

### FEMALE AGENT OF THE YEAR

JAIME M - ANA BRICKEY - BEVERLEY C - KATIE K - NICHOLE B - STACYE T

### SALES MANAGER OF THE YEAR

RUSS W III - ALEX P - BRANDEN D - DYLAN W - MARCUS A - STEVEN H

### COMEBACK AGENT OF THE YEAR

JAMES T - CAMERON M - AMY M - MIKE C BRANDON L - NATHAN C

### POWER COUPLE OF THE YEAR

CHRIS & CHUEKHA H  
RUSS W III & SHEENA G  
BRIAN AND REGINE C

JOEY C & NAOMI G  
CHUEKHA & CHRIS H  
BRYSON & ELIZABETH S

### ROOKIE OF THE YEAR

MASON H  
ANTHONY D  
SMILEY M  
BRANDON R  
CLIFF S  
OWN M

### FOUNDERS AWARD

JANARD H  
JOSH T  
MIKE C  
DOUG H  
ERIC G  
COURTNEY P

### HORIZON AWARD

ALEX M  
SPENCER V  
BLAKE N  
ASIA H  
TAI S  
CODY L

## CONGRATULATIONS NOMINEES!

PLEASE SEND ANY NAME PREFERENCES/SPELLING ETC TO [MARKETING@NASBCORPORATE.COM](mailto:MARKETING@NASBCORPORATE.COM)





Fast Start Agent Bonus Program

Up to **\$8,000** in 1st Quarter  
2024 bonuses? Yes please!

Earn up to an additional \$8,000 in bonuses on your SimpliNow Legacy® sales!

You're automatically enrolled in the 2024 Fast Start Agent Bonus Program which offers a total 1st Quarter 2024 bonus of up to \$8,000! The program runs from January 1, 2024 to March 31, 2024.

It's easier than ever to qualify! Just sell five SimpliNow Legacy Max (level death benefit) or SimpliNow Legacy (graded death benefit) simplified issue whole life (SIWL) policies and qualify to receive \$500. Keep selling and your bonus grows – after 20 paid applications, you'll have qualified for a total of \$8,000! What a great start to 2024!

Bonus Period: January 1, 2024 to March 31, 2024

2024 Fast Start Bonus Tiers	Paid SIWL Applications*	Tier Payout Bonus	Total Cumulative Bonus
1	5	\$500	\$500
2	10	\$2,000	\$2,500
3	15	\$2,500	\$5,000
4	20	\$3,000	\$8,000

\* Policies that lapse or otherwise terminate during the Bonus Period or at any time up to the date of payment will not count toward qualifying applications for purposes of this program.

This bonus program was designed for agents who sell SimpliNow Legacy Max and SimpliNow Legacy – whether you're a brand-new agent or a top producer! Just make sure you're registered on Connex, completed your required AML (Anti-Money Laundering) training, and are able to access the SIWL eApp under "Start Your Application" section in Connex.

**Kick off 2024 and your SimpliNow Legacy sales today!  
Be sure to review the program rules on page 2.**

**CLICK HERE TO LEARN MORE!**





Aetna Senior Supplemental Insurance

# Bonus Program

Medicare Supplement and Ancillary products

Q1  
2024



The more qualifying applications submitted and policies issued, the more bonus you earn!

## Open new doors in 2024

### QUALIFYING PRODUCTS

#### Medicare Supplement

Submit qualifying applications and receive the following bonuses:

##### Electronic applications\*

Underwritten ..... **\$100 each**

Open Enrollment ..... **\$25 each**

To receive a payout, you must submit a minimum of 5 signed applications monthly (underwritten, guaranteed issue or open enrollment) and policies must be issued by dates indicated below.

\*In SC both Underwritten and Open Enrollment will pay at \$50.

#### Ancillary/life

Submit qualifying applications of any of the qualifying ancillary/life products and receive the following bonus:

**\$50 bonus** per electronic application

Submit a qualifying Medicare Supplement application with a qualifying ancillary product from below\* and receive an **additional \$50 bonus per application.**

\*Final Expense products are excluded from additional \$50 bonus.

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

Policies must be issued by dates indicated below, with \$180 minimum annual premium.

Important bonus program details are on the next page

### QUALIFICATION PERIODS

Application dates	Effective dates	Issued by	Payout by
January 1 - 31, 2024	January 1, 2024 - March 31, 2024	February 15, 2024	March 1, 2024
February 1 - 29, 2024	February 1, 2024 - March 31, 2024	March 15, 2024	April 1, 2024
March 1 - 31, 2024	March 1, 2024 - March 31, 2024	April 15, 2024	May 1, 2024

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# Fund Your Dreams Incentive

Your money. Your dreams. You deserve it.



## Earn points and bank serious cash

Our new benchmark in producer rewards.

Starting January 1, 2024, collect Fund Your Dreams points and get cash bonuses quarterly – not annually, not every six months but each quarter. Earn extra cash and use it how you like!

How will you reward yourself?

**12%**

Bonus on  
20,000 to 24,999  
points

**15%**

Bonus on  
25,000 to 29,999  
points

**18%**

Bonus on  
30,000 or more  
points

## Here's how the tiers work

The bonus amount in dollars is a percentage of the points you accumulate through sales. Bonus percentages increase incrementally when you reach certain point thresholds.

For example:

**24,000 points earned**  
= \$2,880 cash payout  
(12% of 24,000)

**27,000 points earned**  
= \$3,300 cash payout  
(12% of 24,999 + 15% of 2,001)

**33,000 points earned**  
= \$4,290 cash payout  
(12% of 24,999 + 15% of  
5,000 + 18% of 3,001)

When a quarter ends, points are reset to zero, and the incentive starts over again the next quarter!

Certificates must be issued and paid by the end of the quarter to earn points. Foresters Financial™ records will determine qualification results and eligibility.

Bonus payouts will be processed no later than 30 days after the end of each qualification period (as defined below).