



LOYALTY REWARDS

More money for your hard work!

We value your loyalty, we appreciate your consistency, and we want to support your growth efforts. Loyalty Rewards allow you to earn additional money that GPM Life applies to a rechargeable VISA card¹. Each month GPM Life applies the bonus that you've earned, "cash on the card"!

Qualification Requirements:

- Your agent contract with GPM Life must be active and in good standing.²
- The initial requirement to participate is 25,000 of Net Production Amount (NPA).³
- Thereafter, the minimum requirement is 5,000 of NPA settled within the prior 1 calendar month period.
- You must meet minimum Business Quality measures as of the end of the prior month.
- Credit is earned on personally produced life insurance policies that meet the minimum requirements above.

| What is the Reward? | Business Quality Requirement |
|------------------------------|---|
| 2.5% of your prior month NPA | Placement ratio equal or greater than 75%, AND 12-month In-Force equal or greater than 85% |
| 3.0% of your prior month NPA | Placement ratio equal or greater than 80%, AND 12-month In-Force equal or greater than 90% |
| 4.0% of your prior month NPA | Placement ratio equal or greater than 85%, AND 12-month In-Force equal or greater than 90% |
| 5.0% of your prior month NPA | Placement ratio equal or greater than 90%, AND 12-month In-Force equal or greater than 95% |

How does this work?

Terry, Sam, Chris, and Joey are agents in good standing. Each one produced 25,000 of NPA in the prior month but they earn a different Loyalty Bonus.

| | Prior Month NPA | Placement Ratio | 12-Month In-Force Ratio | Bonus |
|--------------|-----------------|-----------------|-------------------------|----------------|
| Terry | 25,000 | 76% | 87% | \$625 |
| Sam | 25,000 | 81% | 90% | \$750 |
| Chris | 25,000 | 85% | 92% | \$1,000 |
| Joey | 25,000 | 91% | 96% | \$1,250 |

¹ The pre-paid VISA is not managed by GPM Life. You are issued an individualized card, managed by the issuing bank.

² In Good Standing: key business performance metrics (e.g. Persistency and Placement) meet minimum expectations. Your current performance metrics are shown on your home page in Agent Access, GPM Life's agent portal.

³ Net Production Amount (NPA) is the total GPM Life business settled, less Not-Takens processed in that month. Term Life and Whole Life credit is 100% of first year annualized premium. Universal Life credit is 100% of the lesser of Target premium or planned annualized premium.

The Loyalty Reward program is offered and administered at the discretion of GPM Life and can be modified at any time.