



## LEAD CREDIT PROGRAM

It is with great pleasure that I introduce to you our new Lead Credit Program for the Individual Silver Premier Choice Final Expense Preferred and Graded products available January 11, 2012. This new and innovative lead incentive program will give you greater opportunity to succeed in the final expense business by reducing your out of pocket expenses on a cost per policy basis.

### PROGRAM HIGHLIGHTS:

- Agents with submitted and issued new business of \$6,500 annual premium (AP) per calendar month earn a 5% of AP lead credit to be applied toward purchase of leads the following month. There are no maximum AP limits on lead credits earned or persistency requirements for qualified agents.
- Earned lead credits will be distributed via Lead Credit Vouchers and are good for 60 days from date of issue or until the Lead Credit Expiry date noted on the voucher.
- Lead credits are not cumulative and must be used by the expiry date.
- Lead credit vouchers will be accepted by participating lead vendors only.
- Leads through select lead vendors will be offered at special discounted rates for 5Star Life agents only. This means more leads per dollar for you.
- Lead costs are billed directly to 5Star Life Insurance Company as a direct marketing expense and will not be reported on your 1099 Misc at year end.

**CALL TOM COUGHLIN 561-702-0549**

**FOR MORE DETAILS**

\* Monthly notification letters are sent to qualified agents only. 5Star Life governs the rules and regulations surrounding this Lead Incentive Program and reserves the right to modify or terminate this program at any time without prior notice.