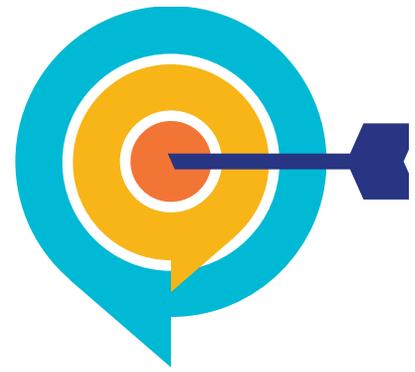


First 15 Bonus



Earn up to a \$7,500 bonus

We miss working with you! To reignite your interest in UnitedHealthcare-branded products by Golden Rule Insurance Company, you are eligible to earn with our "First 15" incentive program.

When you have 15 qualifying apps in each product category issued and placed for 90 days, you can earn the maximum bonus for both categories – a total of \$7,500!

How to earn with this incentive:

- Submit eligible applications for Health ProtectorGuard (HPG) fixed indemnity and select ancillary products (see list below) by Dec. 31, 2025
- Achieve 90-days issued persistency on your applications to count towards the baseline and earn your bonus
- Hit specific baseline tiers to unlock the next level of bonuses
- Maximum bonus amounts are for applications submitted with EFT as ongoing payment method (non-EFT applications will pay at half the indicated per-app amount)

Ancillary*	Health ProtectorGuard (HPG) (excluding Guard/Guard Plus plans)
5 apps = \$500 (\$100 per app)	5 apps = \$1,000 (\$200 per app)
10 apps = \$1,000 (\$100 per app)	10 apps = \$3,000 (\$300 per app)
15 apps = \$1,500 (\$100 per app)	15 apps = \$6,000 (\$400 per app)

Tiers and bonus amounts are respective of each category and are based on eligible issued applications with **EFT as payment method**. See complete rules on back.

*Ancillary products include: HPG Guard/Guard Plus, AdvantageGuard, AccidentWise, Accident ProGuard, Accident ProGap, Accident ExpenseGuard, CriticalGuard, DentalWise, DentalWise Max, HospitalWise, Hospital SafeGuard, Hospital SafeGuard GI (HSGGI), Hospital Guard GI (HGGI), Term Life

Need a product refresher? We've got you!

Quickly refresh your product knowledge on broker eStore. Select "Brochures, Sales Tools & Training" from the navigation menu and then choose "Product Resource Center." You'll find product summaries, marketing resources, and training videos all in one place.

**Take advantage of this opportunity to earn \$7,500
bonus in addition to your commissions!**

Start your first quote on eStore

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Product availability and designs vary by state. See eStore for product availability by state and for product brochures.

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INCENTIVE PROGRAM RULES: To be eligible, the following requirements and conditions must be met:

1. Only select brokers are eligible to participate in this incentive, and have been explicitly marketed to via email; criteria of which consists of not having any Health ProtectorGuard or select ancillary product applications issued from Jan. 1, 2024 – March 31, 2025.
2. Eligible product applications are those submitted online for the following eligible products and apply under the respective product category bonus tiers:
 - Health ProtectorGuard (HPG), underwritten by Golden Rule Insurance Company
 - Ancillary: AdvantageGuard, AccidentWise, Accident ExpenseGuard, Accident ProGuard, Accident ProGap, CriticalGuard, DentalWise & DentalWise Max, HPG Guard plans, HospitalWise, Hospital SafeGuard G.I., Hospital Guard G.I., all of which underwritten by Golden Rule Insurance Company
 - All other products either offered through or underwritten by Golden Rule Ins. Co., and optional benefit riders do not count toward this bonus opportunity
3. Applications that meet the following qualifying criteria will apply toward the incentive: (a) Applications from one of the eligible products listed above only; (b) Submitted between April 1, 2025 and Dec. 31, 2025; (c) with an effective date no later than Jan. 30, 2026 (d) with a “paid to” date past the effective date; and (e) placed for 90 days (see rule 4) (f) meeting any other stated criteria to be eligible (e.g. baselines).
4. All eligible plans must be in force for a minimum of three months (90 days) after the effective date to count as “issued” (or “placed”). Coverage must be in force with premium payment current at the time of the incentive payout to counted toward the associated bonus tier baseline.
5. Bonus pays by tier baselines: The baselines for each tier of the product category are 5, 10 and 15 qualifying applications. To receive a bonus, the number of qualifying applications must reach the threshold of the baseline for the bonus to pay at that level. Example: if a broker has 12 qualified HPG applications and 9 qualified Ancillary applications, the broker will earn the bonus on 10 HPG apps, having fully reached the Tier of 10 HPG apps, and earn the bonus on 5 Ancillary apps, having fully reached the Tier of 5 Ancillary apps.
6. Bonus amounts on qualifying applications are determined by method of payment: Qualifying applications submitted with EFT as the ongoing payment method will earn the full per app bonus amount eligible per the earned bonus tier. Applications received with credit card payment method will earn half of the per app bonus amount per the earned bonus tier. Example: if a broker has 12 qualified HPG applications, 8 of which are EFT and 4 are credit card, the broker’s bonus will pay \$300 per each EFT application and \$150 for 2 of the credit card applications, equaling a payout for the tier 10 baseline.
7. Incentive will be paid over a series of rolling months and will not exceed beyond May 2026. Bonuses will be paid as a Tier is earned. As additional Tiers are earned the bonus will pay the difference between the previously earned and the new Tier bonus amount. This schedule is designed to eliminate chargebacks and ensure proper payment on qualified plans. Any broker participating in this incentive must have an active contract with Golden Rule Insurance Company and be in good standing at the time of payout to receive earned incentive.
8. Bonus follows the Assignment of Commission Form you have on file at the time the application is received, for each qualifying application.
9. These bonuses will be subject to a managing broker commission split, if applicable. Otherwise, applications cannot be split between brokers.
10. Qualification is based on production as broker of record.
11. Any separate applications of family members for the same product type count as only one application for this contest.
12. Bonuses are paid per broker, based on his or her personal production, and are paid as described above.
13. Brokers are not eligible for any other incentives running concurrently. If the terms of this incentive are met, then eligibility is open to any other incentives running at that time, if applicable. Submission of qualifying production is only applicable to business submitted at that time (and according to incentive eligibility).
14. Golden Rule Insurance Company 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.
15. 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.
16. This contest is intended for the specified contracted and appointed brokers.
17. Select Key and FMO contracted agencies may not be eligible.
18. Bonus is taxable income and will be reported on an IRS MISC 1099.

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