



Catch the Caribbean

DOMINICAN REPUBLIC

PHYSICIANS MUTUAL® | SALES INCENTIVE 2026



Physicians
Mutual®

Agent Incentive Guide

January 2025



Agent Incentive Programs

The Agent Incentive Programs are for the personally producing individual, herein referred to as “Agents.”

Agent

An individual producer that is the original Agent of Record on the policy, a.k.a, the writing Agent. An Agent may be an Agent appointed direct and paid by the Company, a General Agent residing in an Agency or sub-Agency’s downline that is paid directly by the Company, a Licensed Only Agent (LOA) that resides in and is writing for an individual, an Agency or a sub-Agency’s downline and a Single LOA Agency, whose Agent is the Principal and sole writing Agent for the Agency.

The programs contained in this Guide apply only to Agents in “good standing,” who conform to the expectations of his/her Associate Agreement. Agents not in good standing are not eligible for programs herein or any other incentive programs offered by the Company. At any time, the Company reserves the right to change, limit or cancel any program or award.



Med Supp Agent Bonus

Effective

January 1, 2025 (subject to quarterly review)

Bonus Period – When

Calendar month; each production month stands on its own.

Bonus Eligibility – Who

The original writing Agent and Agent of Record on the policy – Agents, General Agents, Licensed Only Agents (LOAs) and Single LOA Agencies.

Eligible Production – What

- Individual's personal Med Supp production only; the individual's downline sales do not count
- Medicare Supplement sales are net issued
- Medicare Supplement business exclusions: High Deductible, Internal Replacements, Guarantee Issue (including Birthday and Anniversary Rule) and Underage sales

Monthly Minimum – 5 Med Supp Eligible Sales

Agents earn a bonus based on their prior month's production after meeting the minimum of 5 Med Supp eligible sales. There is no limit on the number of sales to earn a bonus. Split app percentages are summed for a total. No rounding.

Bonus – Per Med Supp Eligible Sale (after meeting the minimum)

- \$200 for every Underwritten Med Supp policy sold
- \$150 for every Innovative Plan G Med Supp policy sold
- \$50 for every Open Enrollment Med Supp policy sold
- State Specials:
 - IN and WI - All plan types pay \$50 per sale. Internal Replacements pay \$0 per sale.
 - SC - Innovative Plan G pays \$150 per sale. Plans A, F and G pay \$50 per sale. High Deductible Plan G and Internal Replacements pay \$0 per sale.

Bonus Paid – When and How

Bonuses are payable the month following the production month on the commission statement and directly deposited to the Agent's bank account.

If commission is assigned, the bonus is paid to the immediate upline and reported to the upline's 1099.

Physicians Mutual reserves the right to change, limit or cancel the bonus program at any time.



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Catch the Caribbean ... **Your Path to Paradise**

Embark on the journey to the Sales Incentive 2026 and celebrate your extraordinary achievements in the Dominican Republic. There, you'll find turquoise waters meeting pristine beaches and lush landscapes inviting you to explore. This sun-drenched destination promises a celebration as vibrant and unforgettable as your year of hard work.

Your success is defined by the important work you do every day as part of the Physicians Mutual family. Through your expertise, perseverance, and commitment, you help Americans across the country make confident insurance decisions – empowering them to embrace a secure and joyful future.

Every step of the way, Physicians Mutual is here to support you with innovative tools, comprehensive products, and the encouragement you need to reach your goals.

For everything you do to guide and serve our customers ... for all the milestones you achieve, this celebration is for you.

Get ready to Catch the Caribbean in 2026. We can't wait to honor your incredible accomplishments in this tropical paradise!

PHYSICIANS MUTUAL® | SALES INCENTIVE 2026

APRIL 13-18, 2026



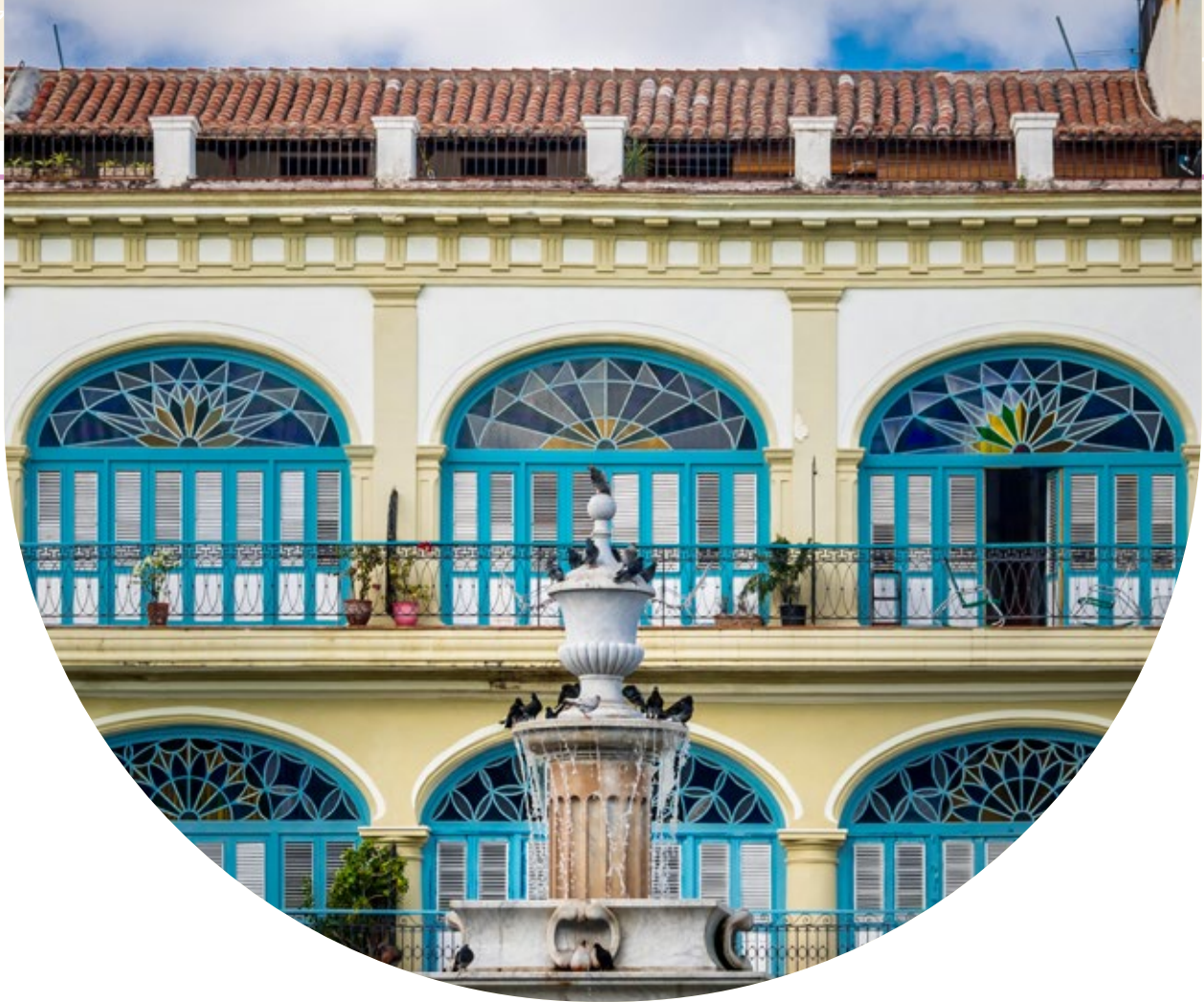
Catch the Caribbean

Arriving at your final destination, a warm, tropical breeze washes over you. Soon, you'll be gazing out at the shimmering, sapphire-blue waters and exploring the lush rainforests. A smile spreads across your face as the satisfaction of achievement sinks in.

This Caribbean destination promises an escape like no other.

Relax, discover, and celebrate your success at the Sales Incentive 2026.





Uncover adventure & relaxation

Known for its stunning coastlines and lush landscapes, the Dominican Republic offers:

- **Breathtaking beaches**
Relax on stretches of white sand kissed by calm, turquoise waves.
- **Thrilling watersports**
Snorkel the vivid coral reefs, sail into the horizon, or try kite surfing.
- **Scenic escapes**
Explore hidden caves, cascading waterfalls, and breathtaking cenotes.
- **Cultural richness**
Dive into the Dominican spirit with traditional music, dance and cuisine.

And don't miss the chance to visit [Punta Cana's Cap Cana Marina](#) for luxury shopping and dining or explore the capital, [Santo Domingo](#), where centuries-old architecture blends seamlessly with modern city life.

Immerse yourself into the heart of the Dominican Republic ... it's time to Catch the Caribbean!





Catch the Caribbean **in Luxury**

White sand beaches and inviting waters set the scene for an unforgettable getaway. Nestled in one of the most exclusive areas of the Caribbean, your Secrets Cap Cana Resort & Spa offers a blend of extravagance and relaxation that's yours to experience. This is where luxury meets achievement – and every moment feels like paradise.

Enjoy the resort's signature Unlimited-Luxury® experience, including:

- [Oceanfront suites](#) with private terraces and plunge pools
- Eight gourmet [restaurants and stylish bars](#) serving world-class cuisine and signature cocktails
- Pool and beach wait service on sugar-white sands
- Pampering treatments at the Secrets Spa by Pevonia®

Beyond the resort, discover the vibrant charm of Cap Cana:

- [Punta Espada Golf Club](#), a Jack Nicklaus signature course
- The adventure of Scape Park's caves, zip lines and cenotes
- The picturesque streets of Cap Cana Marina
- Deep-sea fishing and snorkeling in crystal-clear waters

Indulgence, adventure, or both – Secrets Cap Cana is your ultimate reward for success.

Catch the Caribbean's allure at the Sales Incentive 2026 and celebrate in true island style.



Sales Incentive 2026 Qualifications

Agent/Producer

Qualifying Period: January 1 - December 31, 2025 (12 months)

Production Credits	Med Supp Sales	Persistence	Trip or Cash Elections
250,000	75	80%	Trip or \$4,000 cash

Production and Eligibility

- All eligible product types; see the crediting below
- Annualized New Business Premium (ANBP) and Med Supp sales are net issued

- Individual's personal production only; the individual's downline sales do not count
- Exclusions: Internal Replacements and Medicare Supplement Guarantee Issue, Birthday and Anniversary Rule and Underage sales

Production Credit per \$ of Annualized New Business Premium (ANBP)

Product/Type	Production Factor	Product/Type	Production Factor
Med Supp Underwritten	2.0	Dental	1.0
Med Supp Innovative Plan G	2.0	Life	1.0
Med Supp Other	1.0	Cancer	1.0

Presidents Club – Top 10 Agents in Production Credits

Qualifiers who achieve the 2025 Presidents Club earn an extra night's stay.

Agent Election Rules

Agents must elect trip or cash by October 31, 2025.

Product Awards

Annual product awards are given to the Agent who leads the Company in Production Credits, January 1 – December 31, 2025.

Awards for the leading Agent by product category for the 12-month period include:

- Medicare Supplement (All Plans)
- Medicare Supplement Innovative Plan G
- Medicare Supplement Underwritten
- Dental
- Cancer
- Life

Program Guidelines

Once qualified, attendance is by invitation for the Agent qualifier and spouse/guest 18 years of age or older. The Production Credit and the invitation cannot be transferred or reassigned. The qualifier must be active in his/her qualifying role and in good standing at the time of the incentive trip's program date to attend the trip or receive the cash.

For the producing Agent or General Agent, a 1099 will be issued (both the Agent and spouse/guest) for the cash amount or the fair market value of the trip. For the producing LOA electing cash, the cash is paid and the 1099 is issued to their immediate upline. If the producing LOA elects the trip, the 1099 is issued to the LOA.

Physicians Mutual reserves the right to change, limit or cancel this incentive program at any time.



PRESIDENTS CLUB

TOP 10 AGENTS

Presidents Club – Top 10 Agents

The Presidents Club represents Physicians Mutual's elite Agents, the best of our best, who qualify for the Sales Incentive 2026 and finish in the Top 10 in Production Credits (all lines).

Presidents Club Agents Receive:

- Join Rob Reed, President and CEO, for a private reception at the Sales Incentive 2026
- An extra night's stay at the hotel (if electing trip)
- Premium hotel accommodations
- The Presidents Club award and stage recognition



Leading Honoree Awards

Agent of the Year Honoree

Chairman's Award

The Chairman's Award is the highest award bestowed to an Agent. This award is presented to the Agent of the Year in honor of Bob Reed, Director Emeritus. To earn the award, the Agent leads all Agents in Production Credits (all lines) during the calendar year 2025 (12 months) and also qualifies for the Sales Incentive 2026.

The Agent of the Year Recipient Receives:

- Agent of the Year Award
 - Recognition as the top Agent on stage at the Sales Incentive 2026
 - \$1,000 cash bonus
-

Supportive Partner Honoree

Betsy Reed Award

The Supportive Partner award is named in honor and memory of Betsy Reed, wife and supportive partner of Bob Reed.

The Betsy Reed Supportive Partner award is given annually to the spouse, partner or close family member who greatly contributed to the Agent's professional achievements and personal growth during the prior year.

Secret Nomination and Who Nominates

The Supportive Partner award is by secret nomination, not shared with the Agent or the Agent's supportive partner. Sales Directors submit their nomination to their National Sales Director by the nomination deadline.

Chosen Nominees and Surprise Recipient

The eligible and chosen nominee (by special committee) is the supportive spouse, partner or close family member attending the Sales Incentive with his/her Agent qualifier. The Supportive Partner recipient will be revealed and recognized on stage at the Sales Incentive.



THE Club

Membership in THE Club is a prestigious honor given to the Agent who consistently qualifies for the Sales Incentive. After qualifying for four consecutive Sales Incentives, the Agent achieves membership and is inducted into THE Club.



Club Milestones

THE Club Milestones of Achievement by Member "Class" Year:

- Four Consecutive Years – Member
- 10 Qualifying Years – Senior Member
- 15 Qualifying Years – Lifetime Member
- 20 Qualifying Years – Senior Lifetime Member
- 25 Qualifying Years – Diamond Member
- 30 Qualifying Years – Lifetime Diamond Member
- 35+ Qualifying Years – Senior Lifetime Diamond Member

Club Benefits

Members of THE Club Receive:

- THE Club ring with one diamond upon induction. For each qualifying year thereafter, another diamond is added to the ring.
- After 10 Conventions, the center stone of the ring is replaced with a ruby.
- The center stone changes for each of the next five years to indicate the number of qualifying years.
- Upon qualifying for the 15th year, a center diamond is added.
- After 15 years of qualifying, special recognition is given.

ANBP

Annualized New Business Premium (ANBP)

ANBP is derived at the time a policy is issued/disposed using the Modal Premium as the basis for calculation.

ANBP = Modal Premium x Modal Factor

Modal Calculation:

- Monthly Modal x 12
- Monthly ABW Modal x 12
- Quarterly Modal x 4
- Semiannual Modal x 2
- Annual Modal x 1

ANBP Crediting Guidelines and Exclusions

- ANBP is a net number; issued business is net of not taken and policy rescissions.
- ANBP-based incentive programs exclude Internal Replacements, Guarantee Issue, Birthday Rule, Anniversary Rule and Underage Business.

Agent Persistency

0-24 Month Agent Persistency

A rolling 24-month persistency is the primary measurement for quality business. Persistency is a policy count ratio of in-force policies to issued policies. Policies are measured from their effective date vs. disposed date. Policies persist if paid through their 24th month.

Persistency by Service (Reported quarterly)

Assumed persistency is used for Agents in their first full 12 months of service.

For Agents in their second year of service, the greater of their “actual” 0-24 month persistency or “assumed” persistency shall apply.

Upon completion of Agent’s second year of service, “actual” 0-24 month persistency shall apply.

Assumed Persistency

Assumed persistency for 2025 is 80%.





“ All our
dreams
come true if we have the
courage
to pursue them. ”

— Walt Disney

