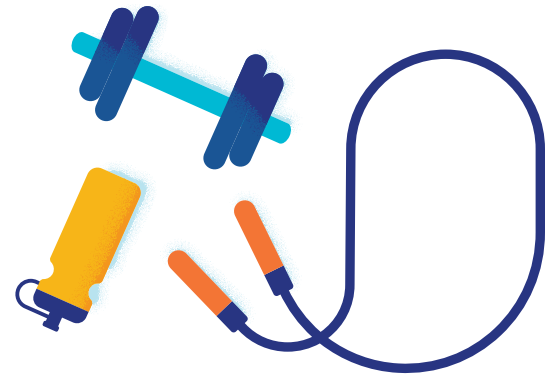


Get Fit!

Jan. 1 – April 30, 2025



Shape up your sales and achieve new heights this year!

Submit at least 15 eligible Golden Rule Ins. Co. product applications, between Jan. 1 – April 30, 2025 (issued by no later than May 15, 2025), and you can earn more in addition to your standard commission.

No limit on how much you can earn with this incentive!

Once you qualify, the bonus counts all eligible applications, including those submitted to reach the baseline.

You must be registered to be eligible for this incentive. See below for details.

Exercise your cross-selling skills to help pump-up your sales

EFT is the preferred payment method that has proven to be the best at keeping customers with their products the longest – steady and trusted payments directly from checking, no issues with lost or expired credit cards.

Eligible Products Underwritten by Golden Rule Ins. Co.	Bonus (with-EFT payment)	Bonus (non-EFT payment)
Health ProtectorGuard (HPG) (“non-Guard” plans)	\$150	\$75
HPG Guard	\$50	-
AdvantageGuard	\$50	-
HospitalWise	\$25	-
Hospital SafeGuard G.I. (HSGGI)	\$50	-
Hospital Guard G.I. (HGGI)	\$25	-
Accident ExpenseGuard, ProGuard & ProGap	\$50	-
AccidentWise/Accident SafeGuard	\$25	-
CriticalGuard	\$50	-
DentalWise/DentalWise Max	\$25	-
Mental Health Complete Plus/HealthiestYou/New Benefits ¹	\$25	-

Product availability and designs vary by state.

To be eligible to earn the HPG per app bonus (EFT or non-EFT) you must attend “Leveraging fixed indemnity insurance in a cost-sensitive market” live webinar or watching the on-demand webinar. If you have already attended or viewed this webinar as part of the previous “Homestretch” incentive, you are already registered for the Get Fit incentive.

This webinar event will be offered multiple times through the end of the incentive program, or you may also watch the on-demand webinar at your convenience. [Click here](#)

¹ Mental Health Complete Plus and Healthiest You, provided by Teladoc. Teladoc and UnitedHealthcare are not affiliated, and each entity is responsible for its own contractual and financial obligations. Mental Health Complete Plus, HealthiestYou and New Benefits are not insurance products.

Product availability and designs vary by state. Check E-Store for product availability by state.

INCENTIVE PROGRAM RULES: To be eligible, the following requirements and conditions must be met and registration for this incentive is an acknowledgement and agreement to of all terms.

1. You are initially eligible for this incentive; however, you must attend a “Leveraging fixed indemnity insurance in a cost-sensitive market” live webinar or view the on-demand webinar to be eligible for the “Get Fit” incentive HPG per app bonus. If you have already attended this webinar as part of the previous “Homestretch” incentive registration requirement, your registration will carry over to the “Get Fit” incentive. Without attendance of this training, only non-HPG app production will be considered toward the baseline and incentive payout.
2. Eligible product applications are those submitted online from Jan. 1, 2025, through April 30, 2025 and are for the following eligible products: Health ProtectorGuard, Hospital SafeGuard G.I., AccidentWise, Accident ExpenseGuard, Accident ProGuard, Accident ProGap, HPG Guard plans, Hospital Guard G.I., CriticalGuard, AdvantageGuard, DentalWise, DentalWise Max, and HospitalWise all of which underwritten by Golden Rule Insurance Co., and non-insurance products such as Mental Health Complete Plus, HealthiestYou (both administered by Teladoc Health) and New Benefits (administered by New Benefits Inc.). All other products, and optional benefit riders do not count toward this bonus opportunity.
3. Applications that meet the following criteria will apply toward the incentive: (a) Applications from one of the eligible products listed above only; (b) Submitted between January 1, 2025 – April 30, 2025, and issued by May 15, 2025 (c) with a “paid to” date past the effective date; and (d) an effective date no later than June 1, 2025 (e) meeting any other stated criteria to be eligible (e.g. baselines).
4. Baselines: To meet eligibility, the broker must submit and have issued at least 15 eligible product applications (any combination per the eligible products). When the minimum baseline number of qualified applications (submitted & issued) is met the bonus will pay starting with the first eligible application.
5. All eligible plans must be in force for a minimum of three months (90 days) after the effective date to count as “issued.” Coverage must be in force with premium payment current at the time of the incentive payout to be included.
6. Incentive will be paid over a series of rolling months and will not exceed six payouts. This schedule is designed to eliminate chargebacks and ensure proper payment on qualified plans. The Get Fit Incentive monthly payout will begin in May 2025 and run through October 2025. Incentive payout only begins when the required incentive eligibility is met. Any broker registered for 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.
7. Bonus follows the Assignment of Commission Form you have on file at the time the application is received, for each qualifying application.
8. These bonuses will be subject to a managing broker commission split, if applicable. Otherwise, applications cannot be split between brokers.
9. Bonuses are paid per broker, based on his or her personal production.
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. Bonus is paid as described above.
13. 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.
14. 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.
15. This contest is intended for the specified contracted and appointed brokers.
16. Select Key and FMO contracted agencies may not be eligible.
17. Bonus is taxable income and will be reported on an IRS MISC 1099.