

BONUSES

PRODUCER BONUS

| | | |
|----------------|-----------|---------------------|
| Gold Level | 9 APPS = | \$100 BONUS! |
| Platinum Level | 12 APPS = | \$200 BONUS! |
| Diamond Level | 15 APPS = | \$300 BONUS! |

- \$25 min premium per application
- Includes LeadMaster submitted business (verified & audited for accuracy)
- 75% minimum issue rate.
- Excludes ZERO commissions products
- Assoc. Exec, Sen agents & during Rookie 1st year
- Leader receives Marketing Dollars during SuperStart class, \$100, \$300, \$500
- Weekly. Cutoff: Friday 11PM CST

SUPERSTART

40 NAP Apps* in agent's first 3 full months earns \$500 Bonus + 500 Lead Credits

Clock starts at 1st paid app | \$25 min premium per applications
 Bonus paid out and each class is recognized at end of each SuperStart period with total NAP apps in period
 *Excludes ACA Maj Med Plans and Direct Pay Carriers

SPREAD THE WORD

\$200 lead credits upon referral's first paid app
 \$300 lead credits at 10 paid apps + \$500 Bonus
 Form must be completed to participate in bonus.
 10+ NAP apps during SuperStart period.

NATGEN TIER IT UP BONUS

Effective Dates:

March 1st, 2020 - January 31st, 2021

Must have 6 month persistency. Paid at 2020 Awards Celebration
 Contest rules are subject to change.

| ANNUALIZED PREMIUM TIER | TIER |
|-------------------------|-----------|
| \$1 - \$49,999 | \$500 |
| \$50,000 | \$1,000 |
| \$75,000 | \$1,500 |
| \$100,000 | \$2,500 |
| \$250,000 | \$7,500 |
| \$500,000 | \$17,500 |
| \$750,000 | \$30,000 |
| \$1,000,000 | \$45,000 |
| \$2,000,000 | \$100,000 |

PARTNERSHIP

\$10,000 BONUS Upon \$1,000,000 Career Production (NAP) on all products paid through HST (personal & team)

PARTNERSHIP BONUS. Annual Qualification: 150 NAP Apps
 12 First Paid Apps or 6 Agents to 10 NAP Apps
 Age 65: 100 NAP Apps/6 Agents to First Paid App = 100%
 Age 65: 75 NAP Apps/4 New Agents to First Paid = 50%
 Discretionary Bonus to be paid annually.

RECRUITER BONUS

Two ways to win:
Guaranteed Pool 60% | Chance Pool 40%
24 Total Payouts – Paid out at 2021 Award Celebration
 1st Paid App = \$50 (into the Pool)
 SuperStart Winner = \$500 (into the Pool)
 50 points to qualify for Chance Pool

LEADER SUCCESS BONUS

QUARTERLY PAYOUTS

| | | |
|-------------------------------|---|---------|
| 1 st paid Nat Gen | = | \$50 |
| 10 th paid Nat Gen | = | \$100 |
| SuperStart winner | = | \$1,000 |

For newly contracted agents 01/01/20...

NATGEN PRODUCER CONFERENCE

Maui, Hawaii - September 2020

Qualification period:

August 1, 2019 to August 1, 2020

TOP 10 AGENTS with over \$600K in credited AIP to qualify.

***Weight Factors:**

Short Term Medical = \$1 | Medicare & Ancillary = \$

CONTEST & TRIPS

HST ANNUAL AWARDS CELEBRATION

TBA

HST TRIP

TBA

INCENTIVE SCOPE



INCENTIVES

LEADMASTER 5.0

IMMEDIATE access to leads upon first submitted application! Free access to paid features such as email campaigns, autoresponders & text messaging.



- \$20 Live Transfers
- \$18 Exclusive
- \$15 Verified TM
- \$10 HST Web
- \$ 5 Shared Leads

Quotit

\$0 Set up fees

\$0 Application fees

Over 65 = \$25
Under = \$25
Both = \$50

FREE with 25 NAP applications monthly
 25 applications with a \$25 minimum

LEAD CREDITS

\$5 - \$75 in Lead Credits for commissionable products.
NatGen CLS Trifecta Bonus: 3 products = additional 50 credits (excludes group)

75% minimum issue rate to participate.
 Before lead credits can be transferred, business will be audited.

LEAD CREDITS AND MARKETING DOLLARS

Lead credits can be used to buy LeadMaster leads or marketing reimbursement. Agents can get reimbursed up to 50% of their submitted expenses up to their available marketing balance each month.

This is "use it, or lose it," so please use it!
NEW AGENT GRACE PERIOD: New agent receives a "rollover" of lead credits for the first 3 full months following the 1st application submitted (It doesn't coordinate with the SuperStart period).

MONEY SUMMARY



| CARRIER | PRODUCT GROUP | PRODUCT | 1 st YEAR/RENEWAL | | | | | |
|-----------------------|--------------------|--|------------------------------|------------|-------------|----------|----------|----------|
| | | | REG | DM1/DM1P | DIST/DIST P | SEN | EXEC | ASSOC |
| Ameritas | Dental | Dental | 23/4% | 22/3.75% | 20/3.5% | 17/3% | 15/3% | 13/3% |
| CLS – Occidental Life | Critical Illness | Critical Life Solutions | 85/4% | 80/3.5% | 75/3% | 65/2.5% | 55/2.5% | 55/2.5% |
| CLS – Occidental Life | Final Expense | Senior Choice Final Expense 0-79 | 110/5.5% | 105/5% | 100/4.5% | 90/4% | 80/3.5% | 80/3.5% |
| CLS – Occidental Life | Term Life | Term Life Made Simple 20 & 30 Year | 83% | 80% | 75% | 60% | 60% | 60% |
| Corehealth | Limited Medical | Limited Medical | 25/12.5% | 24/12% | 23/11.5% | 21/10.5% | 20/10% | 20/10% |
| HII | Short Term Medical | LifeShield/ASPEN/Slaico/Adventhealth | 22% | 21% | 19% | 17% | 15% | 15% |
| Manhattan Life | Limited Medical | Affordable Choice | 27/5.5% | 26/5% | 25/4.5% | 22/3.5% | 19/3% | 17/3% |
| NatGen | ACC/CI /ADD | TrioMed | 41/3.75% | 39/3.75% | 36/3.5% | 30/3.25% | 27/3.25% | 25/3.25% |
| NatGen | Accident | AME/Accident Fixed Benefit & Plan Enhancer | 41/6% | 39/5.5% | 36/5% | 30/4% | 27/4% | 25/4% |
| NatGen | Critical Illness | Cancer/Heart/Stroke | 48/5% | 46/4.5% | 44/4% | 41/3% | 40/2% | 40/2% |
| NatGen | Critical Illness | Critical Illness | 68/4.5% | 65/4.5% | 60/4.25% | 55/4% | 50/4% | 50/4% |
| Nat Gen | Dental PPO | Dental PPO & Fixed Benefit | 25/5.5% | 24/5.5% | 22/5.25% | 20/5% | 17/5% | 15/5% |
| Nat Gen | Group | Group 0-24 employees | 7.5/6.5% | 7.25/6.25% | 7/6% | 6.5/5.5% | 6.5/5.5% | 6.5/5.5% |
| Nat Gen | Limited Medical | Foundation | 27/5.5% | 26/5% | 25/4.5% | 22/3.5% | 19/3% | 17/3% |
| NatGen | Short Term Medical | NatGen STM | 25% | 24% | 22% | 20% | 17% | 15% |
| NatGen | Short Term Medical | NatGen STM 12x3 | 29/10% | 28/9% | 26/8% | 23/7.5% | 21/7% | 20/7% |
| UHC | Accident | ProGap, ProGuard, Expense Guard | 31/4.5% | 30/4.5% | 28/4.25% | 26/4% | 25/4% | 25/4% |
| UHC | Critical Illness | Critical Illness | 31/6% | 30/5.5% | 29/5% | 27/4% | 26/4% | 25/4% |
| UHC | Fixed Benefit | Health ProtectorGuard 18-59 | 27/7.75% | 26/7.5% | 25/7.25% | 22/7% | 19/7% | 17/7% |
| UHC | Dental Gen | Dental | 23/5.5% | 22/5.5% | 20/5.25% | 17/5% | 15/5% | 13/5% |
| UHC | Short Term Medical | Copay, Value, Plus Elite | 20% | 19% | 17% | 15% | 14% | 13% |
| UHC | Short Term Medical | TriTerm Medical | 20/10% | 19/9% | 17/8% | 15/7% | 14/6% | 13/6% |
| UHC | Surebridge Dental | DVH | 30/4.75% | 28/4.5% | 26/4% | 24/3.5% | 22/3% | 20/3% |

Disclaimer: This Money Summary consists of 97% of HST sales made within these type of products. Certain products & specific states may pay a lower commission. Please refer to our full Comp Schedule.