

Americo Annuity Application Bonus

DETAILS AND RULES

OVERVIEW

For each LibertyMarkSM or ClassicMarkSM fixed indexed annuity application of \$50,000 or more in premium, earn a \$400 bonus—*OR* a \$500 bonus if you use our FireLight[®] e-app!

ELIGIBILITY

- Applications must be submitted September 1 through December 31, 2018, and be issued and commissions paid by January 31, 2019.
- The Producer must: (1) be the writing agent; (2) be licensed, contracted, and appointed with Americo Financial Life and Annuity Insurance Company to sell LibertyMarkSM and ClassicMarkSM, and be in good standing with Americo and Legacy; and (3) have no outstanding chargebacks, debit balance, or monies owed to Legacy at the close of the qualification period and when any bonus is paid.
- LOAs are eligible; however bonus amounts will be paid to the LOA manager.

PAYMENT

- For eligible applications that are received, issued for at least \$50,000 in premium, and have commissions paid during the qualification period, the writing Producer will receive \$400 plus an extra \$100 if the application is submitted using our FireLight[®] e-app solution.
- Only one bonus will be paid out per client, unless both a qualified and non-qualified application for the same client are submitted.
- If the Producer's commissions are assigned pursuant to an *Assignment of Commissions* form, any bonus amounts will be paid to the assignee, not the writing Producer(s).
- Bonus will be paid approximately 30 days following the date commissions are paid on eligible applications.
- Bonus amounts will be paid as a part of the Producer's commission (commission statement will state "Americo App Bonus" under "client name").

GENERAL GUIDELINES

- Should Legacy Marketing Group[®], Americo, an authorized company, or a policyholder cancel the contract for any reason, the bonus will not be paid on that contract. If a bonus has already been paid, the bonus amount will be charged back.
- All bonus amounts will be reported as income earned in the year distributed, and a 1099 will be issued. We recommend that you consult a tax adviser regarding any tax ramifications.
- This promotion is offered solely by Legacy Marketing Group[®], and Legacy, at its sole discretion, reserves the right to determine participant eligibility and final payment of the bonus, and to revise the guidelines as needed.

QUESTIONS? Contact a Legacy Relationship Manager at **800-395-1053, Ext. 4002**.



LibertyMarkSM 7, 10, 10 LT, SE 7, SE 10, SE 10 LT (Contract Series 411/4196/4205), LibertyMarkSM 7 Plus, SE 7 Plus (Contract Series 411/4191/4196/4205); LibertyMarkSM 10 Plus, 10 LT Plus, SE 10 Plus, SE 10 LT Plus (Contract Series 411/4179/4184/4196/4205); ClassicMarkSM 10, 10 LT (Contract Series 411/411LG10/411LG86+/4190/4204); ClassicMarkSM 10 Plus, 10 LT Plus (Contract Series 411/411LG10+/4179/4190/4204). Products are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products are designed and exclusively marketed by Legacy Marketing Group[®], an independent, authorized agency of Americo. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. On LibertyMarkSM and LibertyMarkSM SE products, the Liberty Optimizer administrative fee of 1.00–1.75% (depending on the product version selected) will be deducted from the Accumulation Value at the end of each contract year, including the first.