

ECR 1-2-5 Bonus Program



Eligibility

- Applications submitted with the Enhanced Care Rider® on PremierMark® SE Series fixed index annuities from Investors Insurance Corporation.
- Applications must be received May 3, 2010, through July 30, 2010.
- Commissions must be paid on applications by September 10, 2010, to be eligible.
- Producers must: (1) be the writing agent; (2) be licensed, contracted, appointed, and in good standing with Legacy Marketing Group®; and (3) have no outstanding chargebacks, debit balance, or monies owed to Legacy at the close of the qualification period.

Payment

- Bonus amounts are payable to the primary writing agent on eligible applications (split cases will be given to the first agent listed on the application, i.e., the primary writing agent).
- The writing agent on each eligible application will be awarded:
 - \$100 for first application.
 - \$200 for second application.
 - \$500 for third application.
 - \$500 for each additional application.
- Bonuses will be paid within 45 days following the date commissions are paid, provided the free-look period is over.

General Guidelines

- Bonus will not be paid on same-company transfers made by exchange, surrender, partial withdrawal, or penalty-free withdrawal or on sales of Investors Insurance Corporation's RateMark® or EnhanceMark® fixed annuities.
- Should Legacy Marketing Group®, an authorized company, or a policyholder within the free-look period cancel a contract for any reason, bonus will not be paid on any refunds of premium. If a bonus has already been paid, the bonus amount will be charged back.
- Applications received during the eligibility period with the same Owner Social Security number will count as a single application, except where one application is for a qualified contract and the other application is for a nonqualified contract.
- 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 bonus, and to revise the guidelines as needed, effective upon notice to participants via LegacyNet®.

PremierMark® SE Series flexible premium deferred fixed index annuities; RateMark® and EnhanceMark® flexible premium deferred fixed annuities; and Enhanced Care Rider® are issued by Investors Insurance Corporation, Wilmington, DE. Products are distributed by Legacy Marketing Group®. Refer to contracts, Earnings Rate Update, sales guides, and State Approval Matrix for details. Enhanced Care Rider® is not long-term care insurance. The rider has limitations and, except for EnhanceMark®, is optional and has an additional cost.