



2009 Summer Sales Stimulus

Details and Rules

Award Qualification

This program is based on your personal production of at least \$100,000 in qualifying premium on products issued by American National Insurance Company, OM Financial Life Insurance Company, and Washington National Insurance Company.

- Producers contracted at the RD level or below may qualify. LOAs are not eligible.

Incentive Award Payment

The writing agent on qualifying premium, as noted in “Qualifying Premium” section below, receives from Legacy:

- \$200 Visa gift card each time the writing agent reaches \$100,000 in qualifying premium. Partial awards will not be given for premium below each \$100,000 threshold.
- Gift card awards will be calculated once per month and distributed 45–60 days after commission is paid.

Top Producers for each month on qualifying business as noted above receive from Legacy:

- Month 1 Top Producer (May 11–June 12): \$5,000 annuity.
- Month 2 Top 2 Producers (June 15–July 17): \$5,000 annuity.
- Month 3 Top 3 Producers (July 20–August 14): \$5,000 annuity.

Annuity products awarded will be selected by Legacy. Producers eligible for annuity awards will not be the writing agents on these annuity awards, and no commissions associated with these annuities will be paid to the qualifying Producers.

Qualifying Premium

- Personal production premium on applications received from **May 11, 2009, through August 14, 2009, and paid by September 30, 2009.**
- Applies to Legacy proprietary products issued by American National Insurance Company, OM Financial Life Insurance Company, and Washington National Insurance Company. **Products issued by Investors Insurance Corporation are NOT eligible.**
- Premium on same-company transfers made by exchange, surrender, partial withdrawal, or penalty-free withdrawal will not be included.
- Premium on transfers between carriers that distribute products through Legacy may be excluded.
- Commission chargebacks will be deducted from qualifying premium.

- Should the insurance carrier cancel an annuity contract, resulting in a chargeback, the amount of premium charged back will be deducted from qualifying premium.
- Legacy reserves the right to exclude from this program any products that may be released in the future.

Program Guidelines

- The value of the award will be reported as income earned on a 1099 in the year distributed. We recommend that you consult a tax adviser regarding any tax ramifications, as they apply to you.
- Awards are given to the Producer number(s) designated on the annuity application.
- Awards are nontransferable, and no cash or alternate prize will be awarded.
- All Producers receiving an award must be licensed, appointed, contracted, in good standing and have no debit balances to receive the award due.
- 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 awards and to revise the guidelines as needed, effective upon notice to participants via LegacyNet®.

Please contact a Legacy Relationship Manager if you have any additional questions, 888-343-0897, or visit www.legacy.net.

Products distributed by Legacy Marketing Group®. Refer to contracts, Earnings Rate Updates, sales guides, and State Approval Matrices for details.

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