

INCOME IN YOUR FUTURE

APPLICATION BONUS PROGRAM DETAILS AND RULES

OVERVIEW

Extra **income** is in your **future!** Earn a bonus on EACH eligible application when you sell either of Legacy's two newest fixed index annuities: **IncomeMark SelectSM** from Ameritas Life Insurance Corp. or **FutureMarkSM** from Americo Financial Life and Annuity Insurance Company. Earn **\$300** for each app starting at \$25,000, or **\$600** for each app of \$200,000 or more!

QUALIFICATION PERIOD

- May 15 through September 15, 2020.

ELIGIBILITY

- The Producer must submit at least one (1) FutureMark or (1) IncomeMark Select application of \$25,000 or more.
- Qualifying application(s) must be received during the eligibility period of May 15–September 15, 2020, and paid by October 30, 2020 (within 45 days of the end of the eligibility period).
- The Producer must: (1) be contracted with Legacy Marketing Group® in good standing; (2) hold a valid insurance license in the state in which the application was solicited; (3) be appointed with Ameritas Life Insurance Corp. to sell IncomeMark Select and/or Americo Financial Life and Annuity Insurance Company to sell FutureMark, and (4) have no outstanding chargebacks, debit balance, or monies owed to Legacy at the close of the qualification period and when any bonus is paid.
- Multiple applications received during the qualification period for the same product 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.
- LOAs are excluded from this program.

AWARD

- The writing Producer will be **awarded as follows** on eligible applications:
 - **\$300** for each qualifying application of **\$25,000 to \$199,999.99.**
 - **\$600** for each qualifying application of **\$200,000 or more.**
- The bonus amount is payable to the primary writing Producer on eligible applications (split cases will be given to the first eligible Producer listed on the application).
- The bonus will be paid approximately 45 days following the date commissions are paid on the application(s) received.
- If the Producer's commissions are assigned pursuant to an *Assignment of Commissions* form, the bonus will be paid to the assignee, not the writing Producer(s).
- The bonus will be paid as a part of the Producer's commission payment (commission statement will state "IIYF Bonus" under "client name").



(Over)

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APPLICATION BONUS PROGRAM DETAILS AND RULES *(continued)*

GENERAL GUIDELINES

- Bonus will not be paid on same-company transfers made by exchange, surrender, partial withdrawal, or penalty-free withdrawal.
- Should Legacy Marketing Group, its carrier partners, or the policyholder cancel a contract for any reason, the bonus will not be paid on any refunds of premium. If the bonus has already been paid, the bonus amount will be charged back.
- The bonus amount 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.

QUESTIONS?

Please contact the Legacy Sales Team at 800-395-1053, Ext 4002.



Products are exclusively marketed by Legacy Marketing Group. 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. Policies and riders have limitations and exclusions. FutureMark and IncomeMark Select are service marks of Legacy Marketing Group.

FutureMark 10, 10 LT (Contract Series 416/4416) single premium deferred fixed indexed annuities are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. The Optimizer administrative fee of 1.00% will be deducted from the Accumulation Value at the end of each contract year, including the first. Legacy Marketing Group is an independent, authorized agency of Americo.

In approved states, IncomeMark Select Index Annuities (Form 2705 with 2705-B-IMS-SCH or 2705-L-IMS-SCH) and riders are issued by Ameritas Life Insurance Corp. (Ameritas), located at 5900 O Street, Lincoln, NE 68510. IncomeMark Select Index Annuities are single premium deferred annuities that offer a fixed interest option and index interest options. The index options are not securities. Keep in mind, your clients are not participating in the market or investing in any stock or bond. Policies, index strategies, and riders may vary and may not be available in all states. Optional features and riders may have limitations, restrictions, and additional charges. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp. Ameritas and Legacy Marketing Group are separate, independent entities. Unless otherwise specified, any person or entity referenced herein is not an affiliate of Ameritas or any of its affiliates.

As an independent insurance Producer, you are ultimately responsible for complying with state and federal laws governing the marketing of insurance products, acting in the best interest of your clients, and avoiding any potential conflicts of interest when making product recommendations.