



Americo Financial Life and
Annuity Insurance Company
PO Box 410288
Kansas City, MO 64141-0288

February 15, 2017

TO: Americo Agents
RE: New Agent Incentive Program

This is a very exciting time at Americo. As you can see in the introduction video, Americo is once again on the leading edge in how we support our independent producers. At Americo, we have always strived to put you first. We have created a product portfolio that gives you numerous choices for serving your clients, created cutting edge new business and underwriting platforms that help make it easier to do business, and provided instant underwriting decisions for you and your clients on select products. All of these things were designed with you in mind.

Today I'm excited to announce our new incentive program, also designed with you in mind, UFirst Rewards. This program will replace our current Summit incentive trips and was developed based on feedback from many of you. As you can imagine, this was not an easy decision for us. We have been rewarding our producers with industry-leading, 5-star trips for many years, but we feel this new program will reward you better than ever before.

First, it's **easier to qualify**. We felt it was important to reward more agents. Therefore, agents who produce at least \$30,000 in qualifying life production during the 6-month qualification period will be eligible for the rewards program.

Example:*

Qualification Period	Qualifying Life Production	Cash Payout
December 1, 2016 – May 31, 2017	\$30,000	\$2,400
June 1, 2017 – November 31, 2017	\$30,000	\$2,400
December 1, 2017 – May 31, 2018	\$30,000	\$2,400
Total over 18 months	\$90,000	\$7,200

* Based on current qualification periods and 8% payout.

Second, it's **fast**. You will be rewarded faster than ever before. Those who qualify will receive cash payouts every 6 months. New producers can be rewarded much sooner and top-producing agents will be rewarded more often. You've already started earning for the first qualification period!

Example:*

Qualification Period	Qualifying Life Production	Cash Payout	Payout Date
December 1, 2016 – May 31, 2017	\$30,000	\$2,400	Mid- June
June 1, 2017 – November 31, 2017	\$50,000	\$4,000	Mid- December
December 1, 2017 – May 31, 2018	\$40,000	\$3,200	Mid-June

* Based on current qualification periods and 8% payout.



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Third, there is **no limit** to what you can earn. The more you produce, the more you earn. Have at least \$30,000 in qualifying production and 70% 14-month persistency and you will receive an 8% bonus on **all** qualifying life production. Why should an incentive program stop rewarding you once you reach a certain production amount?

Example:*

Qualification Period	Qualifying Life Production	Cash Payout
December 1, 2016 – May 31, 2017	\$65,000	\$5,200
June 1, 2017 – November 31, 2017	\$55,000	\$4,400
December 1, 2017 – May 31, 2018	\$80,000	\$6,400
Total over 18 months	\$200,000	\$16,000

**Based on current qualification periods and 8% payout.*

Lastly, **you are in control**. You can do what you want with the cash you earn. You can take a trip where you want and when you want, or build your business; it's up to you.

Complete program details can be found on Americo.com. If you have any questions, please reach out to your Account Executive or our Sales Support Team.

Be on the lookout for a similar program for our Medicare Supplement producers in the coming weeks.

Once again, thank you for your commitment to Americo. It is a pleasure to work with each of you and we look forward to the opportunity to continue to earn your business going forward.

Jeremy Thornton
Vice President & Chief Marketing Officer