



CREATIVE MARKETING'S REFERRAL AWARDS PROGRAM

SPREAD THE WORD

At Creative Marketing we believe in rewarding the producers who help us grow by referring other producers. Our Referral Awards Program offers you, as a contracted agent with Creative Marketing, incredible additional earning potential with minimal effort.

HOW IT WORKS

- Provide Creative Marketing with the name and phone number of an agent that writes annuity and/or life insurance and is not yet assigned with Creative Marketing.
- We contact your referral and share with them the Creative Marketing Advantage.
- The referral becomes licensed with us (within 12 months of being referred).*
- You receive a 10 basis point override on all Referral Credits produced.
- When you refer an Agency Principal, you receive a 5 basis point override on all Referral Credits produced by the entire agency hierarchy.
- The more producers you refer – the more you will earn.
- We will continue to pay you an override year after year, as long as your referrals remain active with Creative Marketing.
- We mail you a Referral Check by February 28 each year!

Referrals must produce in order for you to earn referral credits. Referrals roll out of the program if they do not contract within 12 months.

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GREAT PRODUCTS – MULTIPLE CARRIERS

There is no minimum number of Referral Credits required to earn a Referral Award Check. All contract levels and products written through Creative Marketing qualify.

PROGRAM RESTRICTIONS

- Split cases do not qualify to earn Referral Credits.
- Spouses do not qualify as Referrals.
- You cannot earn Referral Credits on any producer contracted within your down-line.
- If a referred producer becomes licensed into a hierarchy situation, Referral Credits are given to the producer that referred the Agency Principal.

PROGRAM QUALIFICATIONS

Qualification period: January 1, 2011 – December 31, 2011

Referral Credits are earned once all commissions have been received by Creative Marketing.

THE CALCULATION IS SIMPLE:

Annuities:

Fixed Products 100% of premium
Indexed Products 100% of premium
Immediate Annuities 100% of premium
Multi-Year Guarantee Products 50% of premium

Life:

Single Premium Life 100% of premium
Excess Premium 100% of premium
Target Premium 1000% of premium

*Creative Marketing reserves the right to terminate, amend or modify the Referral Awards Program and qualification at any time. An agent must be contracted and in good standing at the time of distribution of bonuses to receive a check. Referring agents that have not produced with Creative Marketing during the 12-month qualification period are no longer eligible to receive a referral check. Checks totaling less than \$100 are ineligible for payment and cannot be combined with any previous or future check total. Agent is responsible for any applicable taxes. Creative Marketing will not redistribute referral names to any company or list source. Certain restrictions apply to agents with a broker-dealer relationship.