



Liberty Bankers Life Insurance Company
 1605 Lyndon B. Johnson Freeway, Suite 700
 Dallas, TX 75234

Agent Quality and Production Bonus Program

Liberty Bankers Life Insurance Company/Capitol Life Insurance Companies (LBL) will make available to Gold and Platinum agents a bonus program designed to reward you for good quality business.

Qualification:

- Agent must be Gold or Platinum status during the bonus period.
 - **Gold status** = agent persistency of 70% or higher as reported on your persistency report.
 - **Platinum status** = agent persistency of 75% for 13-months, 60% for 25 months, plus issue a minimum of \$3,000 annualized premium in each quarter.
- Agent must have issued a minimum 10 net policies for the month in order to qualify.
 - Net policies equal the number of policies issued minus those not taken or cancelled before the first premium is received.
 - Example: in a particular month, a gold agent issues 16 policies, but has 2 policies not-taken. As a result, the gold agent has 14 net issued policies for that month.

Bonus:

- For each net issued policy for the month, we will credit you with \$30. Agents can now earn an extra \$300 or more each month.

Earning Gold Agent Status Has Other Benefits:

- Earn a 50% on 2nd, 3rd, and 4th year renewal commissions!
- Receive 50% convention roll-over for any unused premium!

Earning Platinum Agent Status Has Other Benefits:

- Earn a 75% on 2nd, 3rd, and 4th year renewal commissions!
- Receive 60% convention roll-over for any unused premium!