



Read Our Lips— AN ADDITIONAL 50 BPS!

Americo Annuity Commission Bonus Program ALL AMERICO PRODUCTS!

Rules and Details

OVERVIEW

Legacy Exclusive Products from "A" rated* Americo Financial Life and Annuity Insurance Company are loaded with consumer benefits to meet a multitude of consumer needs. We invite you to invest time in learning about them! For each application submitted to Americo from September 1, 2020, through January 29, 2021, you will earn an extra 0.50% (50 bps) commission.

ELIGIBILITY

- Producer must: (1) be the writing Producer; (2) be contracted with Legacy and Americo; (3) be licensed, appointed with Americo, and in good standing; and (4) have no outstanding chargebacks, debit balance, or monies owed to Legacy at the close of the qualification period.
- If the writing Producer is an LOA, the additional 50 bps will be paid directly to the LOA's manager.
- **Effective January 1, 2021, Arizona and Iowa have adopted the revised NAIC Suitability in Annuity Transactions Model Regulation ("Best Interest Rule"). Therefore, sales in Arizona and Iowa on or after January 1, 2021, will be excluded from the program.**

PAYMENT

- The writing Producer on each eligible application submitted to Americo from September 1, 2020, through January 29, 2021, and paid by March 1, 2021, will earn 0.50% (50 bps) of additional commission for all Legacy Exclusive Products available through Americo.
- If a Producer's commissions are assigned pursuant to an *Assignment of Commissions* form, any additional commission amounts 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.

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.

**Please contact a Legacy Relationship Manager
if you have additional questions, 800-395-1053, Ext. 4002.**



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

* Rating for Americo Financial Life and Annuity Insurance Company (Americo), September 2020. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories). AM Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. AM Best uses a scale of 15 ratings, ranging from "A++" to "F."