

Qualification Details

Qualification Period: January 1, 2005 - December 31, 2005

Referral Rewards Checks to be mailed by March 31, 2006

Qualification Amount: There is no minimum required!

Credits will be awarded once all commissions have been received, and will be calculated as follows:

Individual Medical	1 issued certificate(s)	= 1 credit
Short-term Medical	5	= 1 credit
Individual Dental	20	= 1 credit
Medicare Supplement	8	= 1 credit
Term Life, UL, WL	\$100 mo. Premium	= 1 credit
Group LTD, STD, Dental, Vision (Employer Pd or Vol.)	20	= 1 credit

The Agent Referral Rewards Program is available to any insurance agent holding a current life and health license. If a referred agent does not contract with American Benefits Corporation within 12 months of being referred, the referral will expire.

Agents who are currently assigned with American Benefits Corporation are not eligible as referrals. Referral credits may not be combined with or transferred to another agent.

Split cases do not qualify to earn referral credits. Spouses do not qualify as referrals. Agents may not earn referral credits on anyone contracted within his or her downline/heirarchy.

Referral rewards check amounts below \$100 will be added to the following year's total, unless requested by the agent payee. A W-9 must be on file for the referring agent to receive a referral rewards check.



**AMERICAN
BENEFITS
CORPORATION**

**TOLL FREE:
800-239-6246**

**LOCAL:
256-760-0099**

**FAX:
256-764-5145**

**WEB:
www.abc-insurance.com**

American Benefits Corporation reserves the right to terminate, amend, or modify the Agent Referral Rewards Program at any time. Agent must be contracted and in good standing at time of distribution of bonuses to receive check. Agent is responsible for applicable taxes. American Benefits Corporation will not redistribute referral names to any company or list source.