



HCS Premium Bonus

No persistency requirement!
No loss ratio requirement!
No limit on earnings!

Simply earn an **extra 3% annualized premium bonus** for each Health Choice Select policy that remains in-force for 13 months!

Check-out these sample bonus earnings!

Policies Effective per Week / Month	Total Annualized Premium	Monthly 3% Premium Bonus Earnings
1 / 4	\$12,000	\$360
2 / 8	\$24,000	\$720
3 / 12	\$36,000	\$1,080
4 / 16	\$48,000	\$1,440
5 / 20	\$60,000	\$1,800

Sample bonus earnings assumes monthly premium for each HCS policy is \$250 or \$3,000 annualized and that each policy pays 13 months of consecutive premium.

- Policy must be submitted, issued and paid for on or after 3/13/2023.
- Policy must remain in-force and pay its 13th month premium consecutively.
- Guarantee Issue policy bonus to be reduced 75% and must comply with underwriting guidelines.
- Bonus payments will be made by the end of the month, following the collection of the 13th month premium; payment will be calculated based on first 12 months of premium paid (I.E. Policies effective from April 1 - April 30 of 2023 will receive bonus payment by the end of June in 2024).

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- Producers must be in good standing with Philadelphia American Life Insurance Co. (“The Company”) at the conclusion of the incentive to qualify.
- The Company reserves the right to withhold a payout if persistency and production levels do not meet a minimum acceptable level as deemed by The Company.
- The Company reserves the right, at its sole discretion, to modify or change any of the qualifications or offerings at any time.
- The decision of The Company on any interpretation of these rules shall be final and conclusive.