

# 2021 LEAD PROGRAM

PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY



## HOW THE 2021 PROGRAM WORKS

### Earning Free Lead Cash

Lead Cash Credit earned is based on the amount of new business annualized premium you submit each calendar month. The credit breakdown is shown on the back of this flyer.



### Selecting Your Lead Vendor

**STOP!** If your agent writing number begins with one of the following pre-fixes, the below instructions for selecting a lead vendor do not apply to you. Contact your FMO for other instructions.

**Pre-fixes: 601, 633, 678, 680, 602, or 626.**

**STEP ONE:** Read about each of the lead vendors below and decide which lead vendor you would like to work with.

#### Option One: Prospect America

*Click to learn about this vendor.*

#### Option Two: TMS

*Click to learn about this vendor.*

**STEP TWO:** Take action.

#### If you choose Prospect America:

- Create an account online with Prospect America ([www.prospectamerica.net/newera](http://www.prospectamerica.net/newera))
- No other action is necessary. If you earn Credit for the lead cycle, your Credit will be sent to your account with Prospect America.

#### If you choose TMS:

- Fill out this form [here](#), and return to home office.
- TMS will contact you if any Credit is earned.
- Note: Any Credit remaining at Prospect America must be used with Prospect America. Lead Credit cannot be transferred between lead vendors.

**NOTE:** If you earned any previous Lead Credit before taking action, your Lead Credit was automatically sent to Prospect America under your name. You will be able to access this Credit after registering with Prospect America.

**STEP THREE:** Use or lose your Lead Credit.

You must place an order with your lead vendor by the dates listed below. Any unused credit will be removed from your account. No exceptions.

Earning Cycle	Orders Must Be Placed By
Jan. 2021, Feb. 2021, March 2021, April 2021	May 31, 2021
May 2021, June 2021, July 2021, Aug. 2021	September 30, 2021
Sept. 2021, Oct. 2021, Nov. 2021, Dec. 2021	January 31, 2022

# 2021 U65 LEAD PROGRAM

U65 Health New Business Annualized Premium		Lead Cash Credit
110,000 +	⇒	\$600
100,000 - 109,999	⇒	\$550
90,000 - 99,999	⇒	\$500
80,000 - 89,999	⇒	\$450
70,000 - 79,999	⇒	\$400
60,000 - 69,999	⇒	\$350
50,000 - 59,999	⇒	\$300
40,000 - 49,999	⇒	\$250
30,000 - 39,999	⇒	\$200
20,000 - 29,999	⇒	\$150
10,000 - 19,999	⇒	\$100
0 - 9,999	⇒	\$0

- Credit is given for new business only
- Credit for GI business is reduced by 50%
- If a policy is withdrawn, not taken, or declined, the credit given for that policy will be debited from the next lead cycle's total credit
- A policy canceled within 31 days of the issue date will be debited from the next lead cycle's total credit



## LEAD CASH CREDIT BONUS!

Agents who write over \$100 K in new business annualized premium - for three consecutive months - will be awarded an additional \$600 in Lead Cash Credits.

### Lead Cash Credit

One Credit is equal to \$1 to spend.

### Lead Cycle

Cash Credits are calculated based off of new business annualized premium submitted within the calendar month for U65 health policies.

### Lead Cash Credit Deposits

Lead Cash Credits are deposited into accounts within the first five business days of the following month. You must register with your lead vendor to use the credit given to you.

### QUESTIONS?

For questions regarding the process of the Lead Cash Credits you earn, or "moving" lead vendors, please contact your manager or e-mail [marketingU65@neweralife.com](mailto:marketingU65@neweralife.com).

For questions regarding creating an account with a lead vendor, your lead order, or purchasing leads, please contact your lead vendor directly.

Producers must be in good standing with Philadelphia American Life Insurance Company throughout the entire qualification period to receive the lead/cash credit. Philadelphia American Life Insurance Company reserves the right to withhold the bonus if persistency/experience and production levels do not meet a minimum acceptable level. The decision of New Era Life Insurance Company on any interpretation of these rules shall be final and conclusive.