



OFFICIAL RULES AND PROGRAM INFORMATION

Candidate eligibility

- Eligible Graduate Agent Program (GAP) candidates must have graduated from a two-year or four-year college (or completed their postgraduate degree), successfully completed all state licensing requirements, and be appointed with a Bankers Life agent number within 180 days of their college graduation date.
- Agents contracted before May 1st, 2017 are not eligible.
- Pre-2017 Agent Internship Program agent interns are not eligible.
- Home office will make final decisions on candidate eligibility.

Submission process

Branch must follow the process listed below to submit an eligible candidate for the Graduate Agent Program:

- Email the following items to John Gambino, Field University Recruiter, at j.gambino@banklife.com:
 - » The candidate's resume
 - » A photo or scanned copy of their diploma, college transcript, or alternate documentation showing proof of graduation

Notes:

- Once all of the above items are received, John Gambino will email a welcome letter to the candidate and branch.
- Welcome letter will contain licensing fee reimbursement form and breakdown of next steps.
- Branch is responsible for guiding candidate through licensing and appointment process and for providing agent number to John Gambino.
- Candidate is responsible for sending completed licensing fee reimbursement form and receipts to John Gambino.
- John Gambino is responsible for initiating payout, licensing fee reimbursement and branch chargeback processes.

Questions?

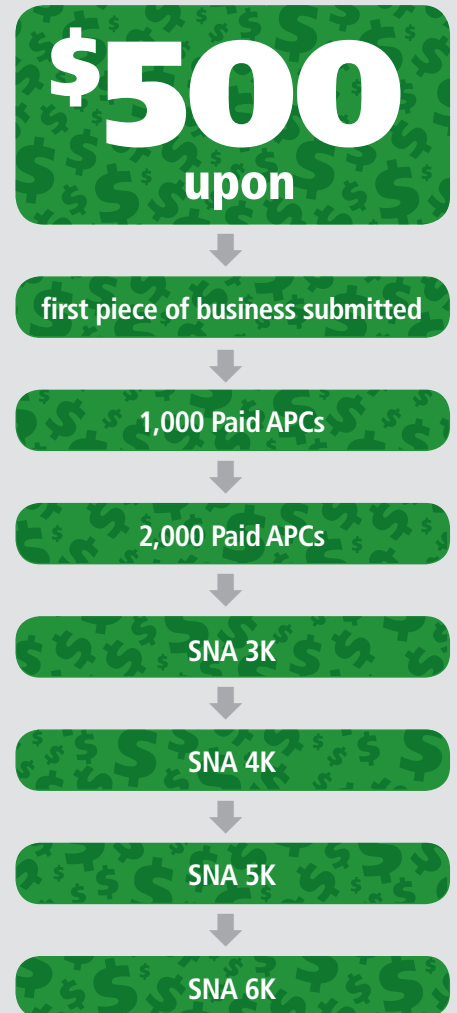
Contact John Gambino, Field University Recruiter, at j.gambino@banklife.com or visit **BSPN > MANAGE > FIELD RECRUITING > GRADUATE AGENT PROGRAM**.

For agent information only. This material should not be distributed to the public or used in solicitation.

Bankers Life is the marketing brand of Bankers Life and Casualty Company, Medicare Supplement insurance policies sold by Colonial Penn Life Insurance Company and select policies sold in New York by Bankers Consec Life Insurance Company (BCLIC). BCLIC is authorized to sell insurance in New York.

Bonus structure

Agents can earn the following payouts by achieving the below benchmarks during their SNA period:



Notes:

- All payouts are issued by home office and will appear as "cash received" on first page of agent's compensation statement within 7-10 days of benchmark being achieved.
- Home office will reimburse up to \$200 of the agent's licensing costs within 7-10 days via direct deposit when agent achieves SNA benchmark.
- Home office will charge back the branch for the first \$500 payout if the candidate does NOT achieve SNA benchmark.
- Agents must be active to receive payouts and licensing reimbursement.
- Terminated agents only receive payouts and reimbursement up until the point of separation.