



LifeSecure® 2011 Your Choice Rewards Program

Program Overview

Your Choice Rewards Program is a unique approach to agent incentives. LifeSecure provides you with a wide **selection of rewards**, including travel, event tickets, activities and merchandise. Rewards include state-of-the-art electronics and best-selling books, tropical getaways and family amusement park packages, and tickets to your favorite sporting events or concerts... just to name a few! The choice is yours.

Remember – the more points you earn, the more you can include in your shopping cart or on your travel itinerary.

The program is simple. LifeSecure Insurance Company will award **one Reward Point for every \$1.00 of issued premium**. For example, \$1,000 of issued premium equates to 1,000 Reward Points.

So start dreaming about what you'd like your reward to be!

How Many Points Do I Need To Earn A Reward?

A minimum threshold of **15,000 Reward Points** (or \$15,000 in issued premium) is required before you can begin redeeming points.

Official Program Rules

Program Period:

Qualifying policies must be issued/placed by January 31, 2012, and be related to LifeSecure long term care and/or hospital recovery applications submitted between January 1, 2011 and December 31, 2011. An issued/placed policy is one which has been approved, is in a premium-paying status, and has exceeded the 30-day free look.

Participants:

A qualifying agent must be actively appointed with LifeSecure and in good standing at the time of the Reward Points redemption.

Eligible Premium:

LifeSecure Insurance Company will award one Reward Point per \$1.00 of issued premium. For example, \$1,000 of issued premium will equate to 1,000 Reward Points. The premiums associated with policies lapsed or canceled (including 30-day free look) during the qualifying period will not count toward premium and Reward Point calculations.

Note: If Reward Points related to such policies have already been redeemed, the agent must overcome any negative points balance through additional 2011 sales, OR be required to reimburse LifeSecure for the dollar value of the points redeemed but un-earned.

Point Redemption:

You can begin redeeming Reward Points once the *minimum threshold of 15,000 Reward Points* is met. Reward Point accumulations below the threshold are not redeemable. However, once you have accumulated your minimum threshold of Reward Points, you may redeem such points in increments less than the threshold. Reward Points can only be redeemed for travel, event tickets, activities and merchandise available at www.YourLifeSecureRewards.com. Your Reward Points are not redeemable for cash and have no cash value. Reward Points cannot be pooled or consolidated with points from other agents. If you return an item for any reason, your Rewards account balance may or may not be replenished with the full point value, based on the particular vendor's return policy or restocking fees.

Expiration Dates:

Reward Points must be redeemed by February 28, 2012; however the actual reward travel or event may take place anytime before July 31, 2012. Un-redeemed and unused Reward Points will expire after February 28, 2012.

Tax Status:

The value of the trip and/or events is subject to tax according to IRS regulations and is the responsibility of the Agent. Agents will receive a 1099 or statement of value for elements redeemed.

General Information:

The rules and conditions set forth on this flyer convey the company's general intent. LifeSecure reserves the right to make modifications or cancel this program at any time.

Website Login Information:

If this is your first visit to www.YourLifeSecureRewards.com, your **username** has already been established as your e-mail address (that you provided to LifeSecure) and your introductory **password** is "passport." You will be able to create your own unique password for private, secure access to your account information.