

First 15 New Broker Bonus

Congratulations on getting contracted with Golden Rule Insurance Company, a UnitedHealthcare company! Get ready to maximize your earnings your first 120 days of being contracted with our exclusive "First 15" incentive program.

How to earn with this incentive:

- Submit eligible applications for TriTerm Medical (TTM) or HealthProtectorGuard (HPG) fixed indemnity and select ancillary products (see list below) within your first 120 days of your contract start date
- Eligible plans must be placed (30 days on the books) and coverage must be in force with premium payment current at the time of the incentive payout to counted toward the associated bonus tier baseline
- Maximum bonus amounts are for applications submitted with EFT as ongoing payment method (non-EFT applications will pay at half the indicated per-app amount)



Ancillary*	TriTerm Medical (TTM)/ Health ProtectorGuard (HPG)
5 apps = \$250	5 apps = \$500
10 apps = \$500	10 apps = \$1000
15 apps = \$750	15 apps = \$1500

Tiers and bonus amounts are respective of each category and are based on eligible issued applications with **EFT as payment method**. See complete rules on back.

*Ancillary products include: HPG Guard/Guard Plus, AdvantageGuard, AccidentWise, Accident ProGuard, Accident ProGap, Accident ExpenseGuard, CriticalGuard, DentalWise, DentalWise Max, HospitalWise, Hospital SafeGuard, Hospital SafeGuard GI (HSGGI), Hospital Guard GI (HGGI), Term Life

NOT FOR CONSUMER USE

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INCENTIVE PROGRAM RULES: To be eligible, the following requirements and conditions must be met:

1. To be eligible for this incentive, you must be within the first 120 days of your contract with Golden Rule Insurance Company. Those who contract again after a termination of contract with Golden Rule Insurance Company are ineligible.
2. Eligible product applications are those submitted online for the following eligible products and apply under the respective product category bonus tiers:
 - TriTerm Medical (TTM), Health ProtectorGuard (HPG), underwritten by Golden Rule Insurance Company
 - Ancillary: AdvantageGuard, AccidentWise, Accident ExpenseGuard, Accident ProGuard, Accident ProGap, CriticalGuard, DentalWise & DentalWise Max, HPG Guard plans, HospitalWise, Hospital SafeGuard G.I., Hospital Guard G.I., all of which underwritten by Golden Rule Insurance Company
 - All other products either offered through or underwritten by Golden Rule Ins. Co., and optional benefit riders do not count toward this bonus opportunity
3. Applications that meet the following qualifying criteria will apply toward the incentive: (a) Applications from one of the eligible products listed above only; (b) Submitted within the first 120 days of becoming contracted with Golden Rule Insurance Company; (c) with a “paid to” date past the effective date; (d) meeting any other stated criteria to be eligible (e.g. baselines).
4. All eligible plans must be in force for a minimum of 30 days after the effective date to count as “issued” (or “placed”). Coverage must be in force with premium payment current at the time of the incentive payout to counted toward the associated bonus tier baseline.
5. Bonus pays by tier baselines: The baselines for each tier of the product category are 5, 10 and 15 qualifying applications. To receive a bonus, the number of qualifying applications must reach the threshold of the baseline for the bonus to pay at that level. Example: if a broker has 12 qualified TTM/HPG applications and 9 qualified Ancillary applications, the broker will earn the bonus on 10 TTM/HPG apps, having fully reached the Tier of 10 TTM/HPG apps, and earn the bonus on 5 Ancillary apps, having fully reached the Tier of 5 Ancillary apps.
6. Bonus amounts on qualifying applications are determined by method of payment: Qualifying applications submitted with EFT as the ongoing payment method will earn the full per app bonus amount eligible per the earned bonus tier. Applications received with credit card payment method will earn half of the per app bonus amount per the earned bonus tier. Example: if a broker has 12 qualified TTM/HPG applications, 8 of which are EFT and 4 are credit card, the broker’s bonus will pay \$100 per each EFT application and \$50 for 2 of the credit card applications, equaling a payout for the tier 10 baseline.
7. Incentive will be paid over a series of rolling months and will not exceed beyond 12 months of the broker’s initial contract date. This schedule is designed to eliminate chargebacks and ensure proper payment on qualified plans. Any broker participating in this incentive must have an active contract with Golden Rule Insurance Company and be in good standing at the time of payout to receive earned incentive.
8. Bonus follows the Assignment of Commission Form you have on file at the time the application is received, for each qualifying application.
9. These bonuses will be subject to a managing broker commission split, if applicable. Otherwise, applications cannot be split between brokers.
10. Qualification is based on production as broker of record.
11. Any separate applications of family members for the same product type count as only one application for this contest.
12. Bonuses are paid per broker, based on his or her personal production, and are paid as described above.
13. Golden Rule Insurance Company reserves the right to make final judgment on contest qualifiers, modify terms or end this contest at any time without prior notification. Coverage that is withdrawn or does not meet the terms listed in these rules will not count toward the baseline and/or contest bonus.
14. Any required disclosures to brokers’ clients are brokers’ sole responsibility. A bonus is considered indirect compensation and will be reported as appropriate under the Consolidated Appropriations Act, 2021.
15. This contest is intended for the specified contracted and appointed brokers.
16. Select Key and FMO contracted agencies may not be eligible.
17. Bonus is taxable income and will be reported on an IRS MISC 1099.