

Wellabe's Instant Incentives

A faster, smarter way to earn

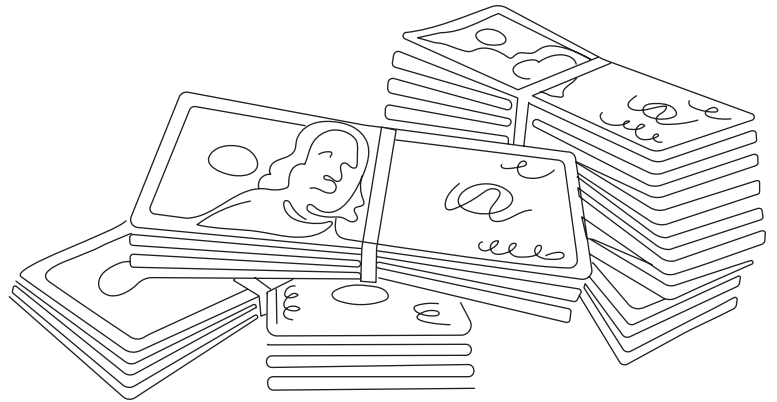
Our new incentive program is a game changer. With Instant Incentives, you'll have opportunities to earn more cash more often. And best of all, your payment is processed instantly and sent digitally to your bank account!¹

How Wellabe is changing the game:

- 1** | More frequent earning opportunities with daily and weekly incentives
- 2** | Instant rewards tied to production in real time
- 3** | Simple, transparent incentives you can act on immediately

What you can expect:

- Incentive schedules sent weekly to your inbox starting June 29
- A new Incentive section in MyEnroller® with earning opportunities and your status
- An easy digital process to redeem and get paid fast



Finally, incentive income that moves at the speed you do business.

Another innovation brought to you by Wellabe.



Questions?

Contact Agent Sales Support by calling **800-547-2401**, option 3, or emailing healthagentsupport@wellabe.com.

Rules and disclaimers

1. All agents are eligible to participate in this incentive offering with the exception of those who are solicitors or licensed-only agents (LOA). To qualify for this incentive offering, agents must be active and in good standing with Wellabe throughout the incentive period and at the time of payment.
2. Qualifying health products will vary by incentive offering. The details for each incentive offering including, without limitation, qualifying products, payments, and the incentive period, will be communicated in our newsletter emails and within the MyEnroller platform.
3. Incentive offerings are not available in the state of Washington for all products and in the state of Wisconsin for Medicare Supplement products.
4. Policies must have a minimum first year annualized premium of \$300 to qualify.
5. Agents who qualify to receive an incentive payout will receive notification in MyEnroller and must follow redemption instructions, if applicable, to receive their payment.
6. INCENTIVE PAYMENTS ARE EXCLUSIVELY MADE BY ACH TO THE BANK ACCOUNT INFORMATION ON FILE FOR THE AGENT. THE AGENT MUST ENSURE THEIR ACH INFORMATION WITH US IS CURRENT AND VALID. NO PAYMENTS WILL BE MADE AFTER 72 HOURS FOLLOWING THE END OF THE INCENTIVE PERIOD. EXTENSIONS ARE NOT GRANTED FOR INVALID OR INACCURATE ACH INFORMATION OR ANY OTHER PAYMENT FAILURE. INCENTIVE PAYMENTS NOT REDEEMED AS EXPLAINED ABOVE ARE CONSIDERED NOT EARNED AND FORFEITED. ALL INCENTIVE PAYMENTS REDEEMED ARE SUBJECT TO WITHHOLDING, IF APPLICABLE.
7. Any business written on the agent by the agent does not qualify.
8. Wellabe will charge back incentive payments made on policies that are canceled, terminated, or lapsed during the incentive period and 12 months thereafter. In addition, Wellabe may adjust incentive amounts previously paid, including charging back all or some of the payments based on, among other things, your overall quality of business, your standing with Wellabe, and policy activity, such as cancellations and rescissions. As an example, without limitation, if an incentive threshold is met and payment is made, Wellabe may charge back all or some of the incentive payment if business issued to meet said threshold falls off the books such that the threshold is no longer met. All such decisions are final.
9. Incentive payment(s) will be reported to the IRS in the same manner as commissions are reported. As an independent contractor, you are solely responsible for any tax obligations that may arise from your receipt of all such payments.
10. By participating in this incentive offering, you agree to release and hold harmless Wellabe, its affiliates, owners, employees, officers, directors, and agents from any and all liability for any injury, loss, or damage of any kind arising from or in connection with your participation in this incentive offering, including your receipt of incentive payments. This release shall include actual, special, incidental, consequential, or punitive damages connected in any way with eligibility and participation in this incentive offering.
11. The laws of the state of Iowa shall govern the rules related to this incentive offering.
12. Participants consent to the resolution of any disputes solely through the alternative dispute resolution procedures outlined in any agent or distributor agreement that may be in place between the agent and Wellabe.
13. Internal Hospital Indemnity, Short-term Care, Critical Illness, Dental, and First Diagnosis Cancer policy replacements are not eligible. Internal replacement is defined as any Wellabe policy which is replaced by another Wellabe policy.
14. Wellabe makes the final determination on eligibility and reserves the right to discontinue or amend this incentive offering at any time.



wellabe

Medico
A Wellabe Company

1. Agent's bank may take 24-72 hours to process instant payment.