GET STARTED ON EARNING MORE TODAY!

Lumos Med Supp Fast Start Incentive

GET STARTED ON EARNING MORE TODAY!

IT'S TIME TO ADD LUMOS INSURANCE™ TO YOUR PORTFOLIO

Incentive period runs August 3 – September 30, 2026. During this window you can earn incentives based on number of underwritten cases.

Get **$200** when you contract and issue your first policy	Earn **$150** for each additional underwritten policy	**$0** incentive for open enrollment policies

THIS FAST START INCENTIVE IS A SIMPLE WAY TO BOOST YOUR EARNINGS AS YOU GROW YOUR BUSINESS

Why Lumos Insurance? Offer your clients:

- **Decades of trust** — underwriting by Plateau Insurance Company
- **Nationwide coverage** — no network restrictions and no referrals needed
- **Multiple plan options** — plans to meet health needs and budget goals

Don't miss out on this Lumos fast start incentive!
Get contracted today by calling:
800-562-7733

For Agent Use Only. Not for public distribution. Excludes guaranteed issue and underage disability business. Plateau Insurance Company has no obligation to sponsor or pay any of the costs of the incentive program for any qualifying participant related to this program. Issued cases must be underwritten and specific to Lumos Medicare Supplement Insurance. To be considered qualifying business, applications must be submitted and issued between 08/03/2026 and 09/30/2026. Integrity Marketing Group (Integrity) and Lumos Medicare Supplement Insurance have the exclusive right to change the qualifications and/or rules for this program at any time, including cancellation. All decisions by Integrity and Lumos Medicare Supplement Insurance regarding the program and/or its cancellation are final. Agent must be actively appointed and remain in good standing with Lumos Medicare Supplement Insurance throughout the duration of the contest period. Not available in CA, DE, ID, IN, KY, MD, ME, MO, MT, NV, OK, OR, SC, VA, WA, WI, WV, WY. Not all products available in all states. Not affiliated with the United States government or the federal Medicare program.

Turn up the heat on your Q3 sales with Aflac's Med Supp incentive!

Issue three policies each month and watch your earnings rise. More sales. More rewards. More reasons to celebrate this summer!

∞ UNLIMITED EARNING POTENTIAL

$150 ALL PLAN N UNDERWRITTEN PLANS F AND G

July 1 through September 30, 2026

- Agents must be licensed and appointed in all states in which policies are written, must submit and issue the qualifying number of policies during the bonus qualification period, and must be in good standing with Aflac at the time of payout.
- Bonus eligible policies exclude guaranteed issue and underage disability business as permitted.
- Bonus eligible policies include Aflac Medicare Supplement Insurance coverage issued in AL, AZ, AR, CA, FL, GA, ID, IL, IN, IA, KS, KY, LA, MD, MI, MS, MO, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TX, UT, VA, WV, and WY underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated and administered by Aetna Life Insurance Company.
- Bonuses will be calculated 30 days after the qualification period ends, or the following business day. Policies must be active at the time of bonus payout with paid to date greater than the effective date and remain in force for 90 days to avoid chargebacks. Policies submitted and issued during the qualification period but not yet activated will be considered during the next bonus period.
- Payouts will be made quarterly by the same payment method as commissions are received during the payment cycle, following calculation and approval.
- Aflac makes the final determination on bonus program eligibility, reserves the right to make adjustments to payouts, and may discontinue or amend the incentive program at any time.

Aflac | Tier One | WWHQ | 1932 Wynnton Road | Columbus, GA 31999

Approved by WWHQ, 26-03174, 06/15/26. Expires 10/2026.

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Wincentives 2026

Rewards to take your business to the next level.

Earn Wincentive rewards on top of your commissions with HealthSpring[SM] Supplemental Benefits.

$200

Enhanced Bonus* for New HealthSpring Med Supp Product Launches for every application you write each month for underwritten Medicare Supplement Plan F, G, N, and Open Enrollment Plan N.

For new HealthSpring launches from **January 1, 2026 to June 30, 2026**. The Enhanced Bonus begins on the date a new HealthSpring Medicare Supplement product launches and continues through the end of that month **plus the next three full calendar months**. Minimum of four applications.[1] Incentives retroact to first application. **Not valid in: CA, CO, DC, MA, ME, MN, MT, ND, NY, OR, RI, SC, TN, WA, WI, and WV**.

Example: If a product launches on **June 12, 2026**, the Enhanced Bonus period will run from **June 12, 2026, through September 30, 2026**.

or

$100

Bonus for every application you write each month for underwritten Medicare Supplement Plan F, G, N, and Open Enrollment Plan N.

Eligible in participating states from January 1, 2026 to December 31, 2026, except after New HealthSpring Med Supp Product Launches when new sales may qualify for the Enhanced Bonus described above. Minimum of four applications.[1] Incentives retroact to first application. **Not valid in: CA, CO, DC, MA, ME, MN, MT, ND, NY, OR, RI, SC, TN, WA, WI, and WV**.

***If you are outside of the enhanced bonus period, you are still eligible for the "regular" bonus.**

$25

Bonus for every application you write each month for Cancer Treatment, Choice Accident, Choice Hospital Indemnity, Choice Short Term Care, Flexible Choice Cancer and Heart Attack & Stroke, and Flexible Choice Hospital Indemnity.

Eligible in all states where products are sold. Minimum of five applications; minimum can be achieved by combining these products. Incentives retroact to first application.
From January 1, 2026 to December 31, 2026.

$25

Bonus for every application you write each month for Flexible Choice Dental, Vision & Hearing and Flexible Choice Dental, Vision & Hearing Plus.

Eligible in all states where product is sold. Minimum of five applications; minimum can be achieved by combining these products. Incentives retroact to first application.
From January 1, 2026 to December 31, 2026.

1. Application minimums can be achieved by combining applications across all Wincentives 2026 Medicare Supplement eligible states. The $100 and $200 incentives will be paid based on the state for which the application is written.

Insured by American Retirement Life Insurance Company, HealthSpring Insurance Company, HealthSpring National Health Insurance Company, Medco Containment Life Insurance Company, or Loyal American Life Insurance Company.

HealthSpring[SM]

General program rules

1. HealthSpring Supplemental Benefits will provide automated reporting on a monthly basis.
2. All qualifying applications must be signed during the program period to count toward the marketing incentive program. Policies must be received by the eighth day of each month following the close of the previous program month. For example, the first program period will run January 1 through January 31, 2026, and all policies must be signed by January 31, 2026, and received by February 8, 2026, to count for the January program month.
3. All qualifying business must either have a minimum issued annualized premium of $360 or the sum of two policies written on a single insured must be equal to or greater than $360.
4. Eligibility will be determined approximately 30 days after the program end date. Business must effectuate in order to qualify.
5. Policies must have premiums drafted to pay an incentive.
6. Policies that cancel before their effective date or within the first month after their effective date will have their incentive charged back.
7. Chargebacks will be taken from future incentive payments and/or from qualifying commissions.
8. Qualifying HealthSpring supplemental products include Medicare Supplement, insured by Loyal American Life Insurance Company (LOYAL), American Retirement Life Insurance Company (ARLIC), HealthSpring Insurance Company (HIC), HealthSpring National Health and Life Insurance Company (HNHIC), and Medco Containment Life Insurance Company (MCLIC).
9. Qualifying HealthSpring Supplemental Health products include Accident Treatment, Cancer Treatment, Choice Accident, Choice Hospital Indemnity, Choice Short Term Care, Flexible Choice Cancer and Heart Attack & Stroke, and Flexible Choice Hospital Indemnity, insured by Loyal American Life Insurance Company (LOYAL) and Flexible Choice Dental, Vision & Hearing, and Flexible Choice Dental, Vision & Hearing Plus, insured by Loyal American Life Insurance Company (LOYAL).
10. Marketing incentive payments are made payable to the producer or agency that receives standard commission payments.
11. Production numbers shown in other sources may include production with other products that do not count toward this marketing program qualification.
12. To qualify for this marketing incentive program, an agent's in-force policyholder block for all submitted business, in the past 13 months, must maintain: (i) a 78% retention rate or higher and (ii) the company average placement levels.
13. HealthSpring Supplemental Benefits and its affiliates hold no liability during the program.
14. Any application that is counted for the marketing incentive program detailed in this flyer will not be eligible to qualify for any other incentive program offered by HealthSpring Supplemental Benefits.
15. We reserve the right to revise program rules at any time without notice, and also reserve the right to terminate the program.
16. We will make all determinations regarding the program including, but not limited to, whether an agent is qualified. Our decisions will be final and conclusive.
17. Replacements do not count toward qualifications.
18. Your marketing incentive payout amount will count toward earnings and will be taxed accordingly.
19. Business written on self or immediate family members does not count toward qualification.
20. To qualify for this program, an agent must be in good standing with HealthSpring Supplemental Benefits and not violate the terms of the Agent Agreement.
21. Nothing herein is to be interpreted as a desire not to receive applications for Medicare Supplement policies from consumers desiring coverage without underwriting.

HealthSpring℠

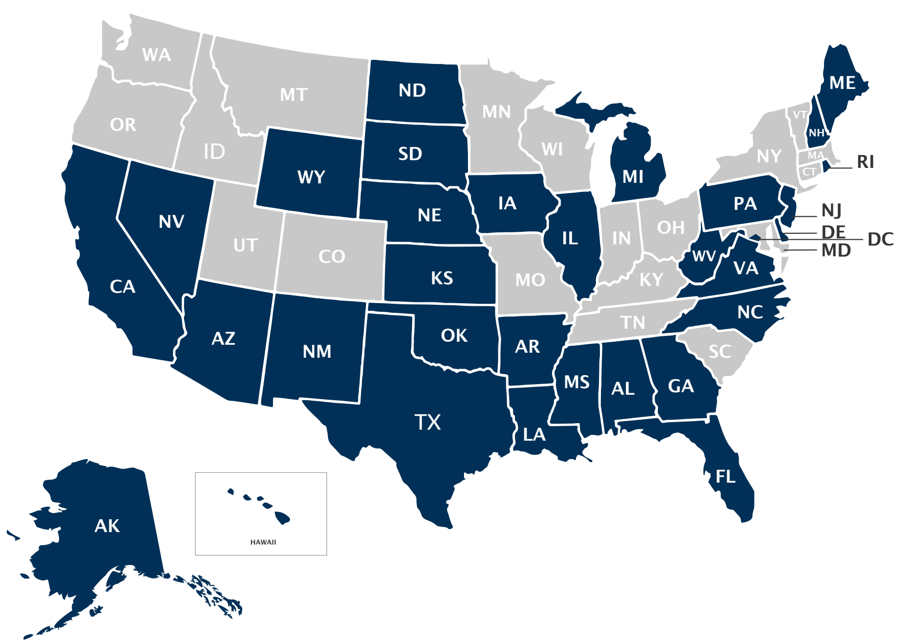
Heat Up Your Earnings This Summer!

Earn a $200 Bonus on each approved Humana Medicare Supplement Underwritten application.

Humana®

Qualify for our Q3 2026 Bonus with a minimum of three approved bonus eligible Underwritten Humana Medicare Supplement applications written beginning July 1, 2026 - September 30, 2026.

Cross-Sell Spotlight: Humana's Individual Dental product is paying a $40 bonus for eligible dental plans sold to new or existing Humana Medicare Supplement members. Selling both an eligible Humana individual dental plan and an eligible Humana Med Supp plan, could earn you up to $240 bonus per new member. Information on the Individual dental bonus is available online.



$200 for eligible Underwritten applications

Have underwriting questions? Call 800-825-7858, Option 4 to speak directly to one of our underwriters!

For Agent Use Only. Not For Distribution. Certain exclusions apply; please review bonus program details and rules on back page for additional information.

GHHKSCTEN_Q32026

General Program details and rules:

Bonus is available on Humana Achieve Medicare Supplement plans, Humana Medicare Supplement plans, and Humana Value Medicare Supplement plans Underwritten applications only. Bonus only available to FMOs and direct independent agents. Not available in CO, ID, IN, KY, MA, MD, MO, MT, NY, OH, OR, SC, TN, UT, WA and WI. Payment under the Bonus Program will be made in October 2026.

Guaranteed Issue and U65 Disability sales will be paid according to individual state requirements. Applications for high deductible plans are not eligible for a bonus subject to state requirements. Humana has the exclusive right to change the qualifications and/or rules for this program at any time, including cancellation. Applications submitted under an annual birthday guaranteed issue right are paid based on state requirements as a guaranteed issue application.

All decisions by Humana regarding program and/or its cancellation are final.

For purposes of the Bonus Program:

- The Company or Humana means Humana Inc. or its subsidiaries which offers or insures the New Eligible Policy.
- Eligible Producers and Agents are producers and agents who are contracted with, licensed and appointed with the Company at the time the application is submitted to and approved by the Company. Humana associates, including Humana career and telesales agents whether employees or contractors are ineligible and are not Eligible Agents.
- New Eligible Policies are a) Medicare Supplement plans offered by Humana (excludes those sold on a private retiree exchange); b) Underwritten applications submitted and approved in July, August and September 2026; c) policies in effect for at least 60 consecutive days and still in effect at the time of payout.
- New Eligible Policies do not include: a) any policy written to provide coverage for the agent; b) any policy change, renewal or modification(s) (all New Eligible Policies must result in the issuance of a new policy to a person that is not currently a policyholder of a Medicare Supplement policy issued by the Company); c) any policies issued for a high deductible plan subject to state requirements; and d) any new eligible policy that has been terminated by the time of payout.

General Provisions: 1. Under applicable law, Eligible Agents may be required to disclose to the insured or applicant their compensation including base commission, bonuses, incentives, or other forms of renumeration for which the Eligible Agents are eligible for the sale or renewal of insurance products. 2. Reporting of compensation from the Bonus Program and tax implications are the responsibility of the Eligible Agents. 3. The Company or its affiliate will be the final arbiter of any issues relate to the Bonus Program. 4. The Company or its affiliate may modify or terminate the bonus at any time without notice. 5. The Company or its affiliate may audit or adjust any payment made under the Bonus Program, including the right to recover any and all overpayments. 6. Eligible agents must be in compliance with all company and state marketing rules and regulations and be in good standing with Humana and its legal entities at the time payment is made.

Shine this season, earn even brighter – Make Q3 your best Medicare Supplement season yet!

Let your hard work in Q3 equal more earnings

July 1, 2026 - September 30, 2026 turn up the heat on your summer earnings with INA's Med Supp Q3 incentive program.

5 CASH-PAYING APPS TO QUALIFY

$175	$25
Underwritten	Open Enrollment

All Plans

Ensure your applications are submitted and issued by 9/30/2026 to qualify.

Get contracted today and embrace the opportunities this year with INA!

Call 800-562-7733 to get started today!

NEISHLOSS & FLEMING, LLC
AN INTEGRITY COMPANY

For Agent Use Only. Not for public distribution. Excludes Guaranteed Issue and underage disability business. INA Property & Casualty has no obligation to sponsor or pay any of the costs of the Incentive Program for any qualifying participant related to this program. Issued cases must be underwritten or open enrollment and specific to INA Property & Casualty Insurance Company, a Chubb company. To be considered qualifying business, applications must be submitted and issued between 07/01/2026 - 09/30/2026. Integrity Marketing Group (Integrity) and INA Property & Casualty Insurance Company have the exclusive right to change the qualifications and/or rules for this program at any time, including cancellation. All decisions by Integrity and INA Property & Casualty Insurance Company regarding the program and/or its cancellation are final. Agent must be actively appointed and remain in good standing with INA Property & Casualty Insurance Company throughout the duration of the contest period. Not available in CA, DE, ID, IN, KY, MD, ME, MO, MT, NV, OK, OR, SC, SD, TN, VA, WA, WI, WV, WY. Not all products available in all states. Not affiliated with the United States Government or the Federal Medicare program.

INA-Q326-INCENT-0726

MEDICARE SUPPLEMENT

Mutual of Omaha

Med Supp Broker Bonus Program

Bonus Opportunity

Receive a cash bonus when you sell our Medicare supplement products in the states below from March 1 through August 31, 2026.

- Alabama
- Arizona
- Arkansas
- California
- Colorado
- Connecticut
- Delaware
- Florida
- Georgia
- Illinois
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Michigan
- Minnesota
- Mississippi
- Missouri
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Pennsylvania
- South Dakota
- Tennessee
- Texas
- Utah
- Virginia
- West Virginia
- Wyoming

Plus: Idaho, Indiana, Montana, Oregon, South Carolina and Wisconsin. See details below.

Eligibility

You're eligible to earn a cash payout on Medicare supplement business you place as a producer (personal production only; individuals or agencies may not qualify based on business placed by down-line producers) for policies underwritten by Mutual of Omaha or its affiliates. You need a minimum of five Medicare supplement policies issued in a month. Some exclusions apply.

Qualifying Business

Policies that count toward the minimum can be:

- All plans we offer in any state
- Underwritten, open enrollment and guaranteed issue

Payment

While the criteria are broad to help you meet the monthly five-policy minimum, the bonus pays:

- For Plans F, G and N in the states listed above
- $250 cash per issued underwritten policy (includes internal and affiliate conversions, except in North Carolina)
- $30 per issued policy for open enrollment business

Broker Bonus for Idaho, Indiana, Montana, Oregon, South Carolina and Wisconsin

Qualifying business includes underwritten, open enrollment, guaranteed issue and under age 65.

Payment

When you meet the monthly five-policy minimum, the bonus pays:

- $40 per underwritten, open enrollment and guaranteed issue applications
- For Plans F, G and N (NM39 in Wisconsin)
- For Plans A, C, F, G, N and High Deductible G (in Montana only)

Continued on back.

Please note:

- Internal and affiliate conversions are eligible for payment only when the original writing agent submits the application.
- Policy must be in force at time payment occurs
- Payment is based on the month in which the policy is effective. Policy effective date means the date in which the policy is in force

Payment examples

Policy Effective Date	Payment Period
June 2026	August 2026
August 2026	October 2026

Miscellaneous

- Mutual of Omaha reserves the right to change, limit or cancel any promotion, rule or award at any time and for any reason
- You must be currently contracted and actively representing Mutual of Omaha Insurance Company or its affiliates at the time of the award and be in good standing
- No substitution for, or transfer of the award will be allowed
- The costs of the award will be reported to you as taxable income on IRS Form 1099
- Special agents' cash awards are allocated to their agency
- This promotion is void where prohibited by law

Why Partner with Mutual of Omaha?

You'll enjoy:

- Household discount to further lower rates (percentage and availability vary by state)
- No policy fees
- Plan N as a good option for those who are used to cost-sharing plans, such as employer's health insurance or Medicare Advantage
- e-App storefront for error-free and complete applications
- Talking directly with your underwriter
- Marketing credits to build your business
- Enhanced automated underwriting for Med supp e-Apps (most applications auto-decision within two minutes)

wellabe® | Medico Insurance Company
A Wellabe Company

Grow your income with ancillary sales

Write any combo of Hospital Indemnity, Short-term Care, Critical Illness: CHAS, or First Diagnosis Cancer policies to reap ever-increasing rewards.

For qualifying ancillary applications submitted between July 1, 2026, and Sept. 30, 2026.
A minimum of 5 qualifying applications must be submitted and approved to qualify for the payout.

PAYOUT TIER 1

$50 per application for applications 1 to 10

PAYOUT TIER 2

$75 per application for applications 11 to 25

PAYOUT TIER 3

$100 per application for applications 26 and above

EXAMPLE

10 apps at $50 + 15 apps at $75 + 1 app at $100

= 26 apps totaling $1,725

These payouts apply in all states where the products are available excluding Washington.

Want to learn more?

Contact your marketer for more information and start earning today!

See back for details.

2026 Ancillary Agent Incentive Program details and rules:

1. All agents are eligible to participate in this incentive program. The incentive period is July 1, 2026, through Sept. 30, 2026 ("Incentive Period"). Incentive payments are based on policies written during the incentive period and issued prior to Nov. 1, 2026. Agent must first write 5 qualifying policies during the Incentive Period to be eligible for this incentive. Only policies with at least $300 in annualized premium qualify towards the incentive. Incentive payments are not transferable.
2. Qualifying policies are exclusively Company's Critical Illness: Cancer, Heart Attack, or Stroke; First Diagnosis Cancer; Hospital Indemnity; or Short-term Care insurance plans underwritten by Medico Insurance Company and its affiliates, each a Wellabe company (together and individually, "Wellabe").
3. Per state rules, business written in Washington is not eligible for in this incentive program.
4. Incentive payments will be included in the regularly scheduled semi-monthly commission payment following qualification.
5. Any business written on the agent by the agent does not qualify.
6. Wellabe makes the final determination on this incentive program eligibility and reserves the right to discontinue or amend this incentive program at any time.
7. To qualify for this incentive program, Agents must be in good standing and actively contracted with Wellabe throughout the Incentive Period and at the time of payment.
8. 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.
9. By participating in this program, 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 program, 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 program.
10. The laws of the state of Iowa shall govern the rules related to this incentive program.
11. Participants consent to the resolution of any disputes arising under this incentive program solely through the alternative dispute resolution procedures set forth in the current agent or distributor agreement between agent and Wellabe.
12. 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 make adjustments to incentive amounts previously paid, including charging back all or some of the payments base 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.

Make waves and earn more with WoodmenLife's Q3 Med Supp Bonus

By providing WoodmenLife Medicare Supplement plans, you will not only be helping your clients find a superior way to handle their healthcare costs, they will also enjoy valuable benefits that only WoodmenLife members receive.

Seize an excellent business opportunity with our lucrative bonus program!

WoodmenLife Med Supp Agent Incentive:

Qualify for bonuses by issuing a minimum of five Medicare Supplement policies within the same month during the incentive window of July 1 - September 30, 2026.

Once qualified, earn bonuses for specific policies issued in the following states:

Applications/Contracts	States	Policy Type	Bonus
Underwritten application	AL, AR, AZ, CO, FL, IL, KY, LA, MI, MS, NC, NJ, OH, OK, PA, TN, TX, WV	F, G, and N	**$150** per app
Underwritten, Open Enrollment and Guaranteed Issue	IN, MT, OR, SC	F, G, and N	**$40** per app

Catch the momentum early and cash in all season!

Call us to get contracted today!

800-562-7733

NEISHLOSS & FLEMING, LLC

AN INTEGRITY COMPANY

WoodmenLife®

Internal conversions are eligible for payment only when the original writing agent submits the application. Policy must be in force at the time payment occurs. Excludes underage disability business. Issued cases must be specific to Woodmen of the World Life Insurance Society (WoodmenLife). The costs of the award will be reported to you as taxable income on IRS Form 1099. No substitution for, or transfer of, the award will be allowed. Agents must be currently contracted and actively representing WoodmenLife or its affiliates at the time of the award. To be considered qualifying business, applications must be issued between 7/1/2026 and 9/30/2026. Payments will go out 2 months after the effective date of the policy. Contest sales are evaluated and paid on a monthly basis, based on the month in which the policy took effect. This promotion is void where prohibited by law. Integrity Marketing Group (INTEGRITY) and WoodmenLife have the exclusive right to change the qualifications and/or rules for this program at any time, including cancellation. All decisions by INTEGRITY and WoodmenLife regarding the program and/or its cancellation are final. Agent must be actively appointed and remain in good standing with WoodmenLife throughout the duration of the contest period.
FOR AGENT USE ONLY.

WoodmenLife®