



Are You Missing The Boat On Great Rewards?



With TWH Premium Choice Rewards, you can win whatever you want - whenever you want it!

With **TWH Premium Choice Rewards™** you can build your own prize! \$500,000 of qualifying paid premium gets you started, with 10,000 points as your initial account balance. After that, throughout 2011, you will be awarded an additional 1,000 points for each \$10,000 of qualifying paid premium.

Here's just a few examples of what you can get with your **TWH Premium Choice Rewards™** points:



Panasonic 42" Widescreen Plasma TV - 255,000 points



American Airlines Travel Certificate - 55,000 points



Callaway Big Bertha Driver - 39,000 points



Dell Dimension Desktop - 146,700 points



Apple 4GB iPod Nano - 34,500 points

Points will be credited monthly and will reflect the previous month's qualifying paid premium. You can choose from thousands of items **or** have your points credited to a Personal Buying Service. The Personal Buying Service allows you to have your points used toward anything your heart desires: hotel rooms, jewelry, airline tickets, etc. The more points you earn, the more choices you have!

Once you are notified of your eligibility, just log on to www.twhrewards.com and start shopping!

Qualifying production must be reported paid between January 1, 2011 and December 31, 2011. Premium Choice Rewards points are available for top GA and writing agents only. All annuity and single premium life insurance business with surrender periods of 7 years or more earn 100% Premium Choice Rewards points. 100% credit for policies written through Allianz, Forethought, Great American Life, ING, Legacy Products, Lincoln Benefit, Lincoln Financial Group, National Western Life, North American, OM Financial Life Ins. Co., Reliance Standard, and Sagacor Life. All other companies' production will be credited at 50%. Premium Choice Rewards Points will be reduced proportionally for older age cases by the amount of the commission reduction. Plans with less than 7-year duration, MYGA annuities and immediate annuities will be credited at 50%. TWH reserves the right to modify or terminate plan at any time. Premium Choice Rewards points may be awarded as part of special promotions at the sole discretion of TWH Agency. Minimum value of 10,000 points required for initial redemption. Point will expire within 24 months if no additional points are earned