



## 2012 Elite Producers Club and TWH Premium Choice Rewards

**TWH Agency** is proud to offer you two outstanding benefit programs. Our **TWH 2012 Elite Producers Club** is focused on helping you grow your business through additional cash rewards and earned continuing education (C.E.) credits. Our **TWH Premium Choice Rewards Program** awards you credits which can be redeemed for merchandise or trips!

### The TWH Elite Producers Club Marketing Allowance Plan



- **Four levels of cash bonus!**
- **Bonuses paid as earned!**
- **Up to \$6,000 extra cash!**

*Four levels of increased compensation to help you with your marketing costs. Whether it's to fund a lead program or upgrade your technology, this plan will help you build a more successful business!*

Level	Requirements	Earned Bonus	Cumulative Earned Bonus
I	\$500,000 of annuity premium	\$500	\$500
II	\$1,000,000 of annuity premium	\$1,000	\$1,500
III	\$2,000,000 of annuity premium	\$1,500	\$3,000
IV	\$3,000,000 of annuity premium	\$3,000	\$6,000

#### Gold Premium Companies – 100% Premium Credits

Allianz, Forethought, Great American Life, ING, Legacy Products, Lincoln Benefit, Lincoln Financial Group, National Western Life, North American, Fidelity & Guaranty Life Ins. Co., Reliance Standard, and Sagicor Life.

All other companies credit at 50%.

#### Rules:

This plan is for top GA contracts and writing agents only. TWH Agency reserves the right to modify or terminate this plan at any time. All final decisions are at the discretion of TWH Agency. This plan is for paid business only, from 01/01/2012 through 12/31/2012. All payouts and awards will be as earned. One bonus level per producer. All Annuity and Single Premium Life Insurance business with surrender periods of 7 years or more earn 100% Premium Credits. Premium Credits will be reduced proportionately for older age cases by the amount of commission reduction. Plans with less than 7-year duration, MYG annuities and immediate annuities will be credited at 50%. Qualification for initial membership will be \$500,000 of qualified premium

**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 50,000 points as your initial account balance. After that, throughout 2012, you will be awarded an additional 1,000 points for each \$10,000 of qualifying paid premium.

Here are just two examples of what you can get with your **TWH Premium Choice Rewards™** points:



**Callaway DIABLO EDGE Hybrid – 19,000 points**



**Samsung 32" 1080p LCD TV - 62,500 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](http://www.twhrewards.com) and start shopping!

Qualifying production must be reported paid between January 1, 2012 and December 31, 2012. 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, Fidelity & Guaranty Life Ins. Co., Reliance Standard, and Sagicor 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 point are earned.