



# 2023 Lead Program U65 Health Market

## SKYROCKET YOUR PRODUCTION WITH PAL'S LEAD CASH CREDIT PROGRAM!

### A PERSONALIZED LEAD PLAN DESIGNED JUST FOR YOU!

PAL's lead program gives flexibility to utilize earned lead credits how you wish! We send your monthly lead credits straight to your FMO; all you have to do is contact them to set-up a lead plan that's catered to you!

### HOW DO I EARN LEAD CASH CREDIT?

Lead cash credits are earned based on the amount of U65 health new business annualized premium you submit each calendar month. The chart below outlines lead cash credit earnings based on monthly production.

U65 Health New Business Annualized Premium		Lead Cash Credit
110,000 +	⇒	\$600
100,000 - 109,999	⇒	\$550
90,000 - 99,999	⇒	\$500
80,000 - 89,999	⇒	\$450
70,000 - 79,999	⇒	\$400
60,000 - 69,999	⇒	\$350
50,000 - 59,999	⇒	\$300
40,000 - 49,999	⇒	\$250
30,000 - 39,999	⇒	\$200
20,000 - 29,999	⇒	\$150
10,000 - 19,999	⇒	\$100
0 - 9,999	⇒	\$0

### EXTRA LEAD CASH CREDIT BONUS!

Producers who write \$100k+ in U65 health new business annualized premium - for three consecutive months - will be awarded an additional \$600 in lead cash credits!

### LEAD CASH CREDIT DETAILS.

- Credit is given for U65 health new business only
- GI business receives 50% credit only
- If a policy is withdrawn, not taken, or declined, credit given for that policy will be debited from next month's total credit earnings
- A policy canceled within 31 days of the issue date will be debited from next month's total credit earnings
- Should you have any issues retrieving earned lead cash credits from your FMO, please email [marketingu65@newerallife.com](mailto:marketingu65@newerallife.com)

Earned lead cash credits are sent in your name to your FMO by the 10th business day of every month!

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### RULES & EXCLUSIONS

Producers must be in good standing with Philadelphia American Life Insurance Company throughout the entire qualification period to receive lead cash credits. Philadelphia American Life Insurance Company reserves the right to withhold lead cash credits if persistency, experience and production levels do not meet a minimum acceptable level. The decision of Philadelphia American Life Insurance Company on any interpretation of these rules shall be final and conclusive.

