



Welcome to BCH Rewards!

The following information describes the complete guidelines for participating in the Brokers Clearing House Rewards Program.

Eligible Participants:

- Street level agents contracted directly to Brokers Clearing House (BCH). Agents appointed through carriers built within a hierarchy, career company arrangements or through a Broker Dealer will have different qualification requirements and may/may not be eligible to participate in BCH Rewards.
- Agents must be in good standing with BCH and all eligible carriers in order to receive BCH Rewards points and/or merchandise.
- Qualifying agents will receive a form 1099 for tax purposes for the value of the merchandise awarded.
- BCH reserves the right to alter or discontinue this incentive program at anytime.
- Rule interpretation is at BCH's sole discretion.
- BCH Rewards points have no cash value.

How Points Are Awarded:

Premium is calculated separately between life, annuity, and LTC. Combined premiums will not be counted towards your BCH Reward balance.

\$100,000 of annuity premium = 20,000 BCH rewards points
\$5,000 of target life premium** = 10,000 BCH rewards points
\$5,000 of LTCi premium = 10,000 BCH rewards points
\$5,000 of DI Premium = 10,000 BCH rewards points

**Excess premium not included, Policy fees not included, commissions are figured using target annualized premium.

Business Included:

- Fixed annuity premium; including traditional, bonus, and fixed index annuities.
- Term and Permanent target life premium; including traditional life, and premium finance.
- All Long-term care premium.
- All Disability Income premium.

Business Excluded:

- All SPIA's – Single premium immediate annuities

Bank of Awards

All points you earn in this incentive program will be deposited into your Bank of Awards account. You can also view a detail of your point earnings on the *Statement* screen. Your current point balance can also be viewed at the top of each screen. Points will be updated monthly to your Bank of Awards account.

Online Award Ordering

Review available awards using the *Merchandise Search*. Once you have searched for items, open any particular selection by double-clicking on that item and a description will be displayed. At this point, you may opt to add that item to your '*shopping cart*' for immediate ordering, or can add the item to your '*wish list*' and wait until you have accumulated enough points for that specific item. Click on the appropriate link and your item will be added.



Telephone Ordering and Point Balance

Call Reward Headquarters Automated Service at 1-800-571-7577, using your touch-tone telephone. You will be asked to enter your Customer Program Number (TBA) followed by the # key, and then enter your ID, followed by the # key. You will then hear several voice prompt instructions. Follow the instructions to place your order or inquire about your point earnings. Please keep in mind that when using the Automated Service, your awards will be automatically shipped to the address provided at the time of enrollment.

Merchandising Customer Service

All merchandise is 100% guaranteed. In the unlikely event an item is delivered damaged, broken or defective, please contact Customer Service at 1-800-255-2639 for instructions on how to return your order for replacement. Be sure to save all packing material and your packing receipt for return with your item(s). Award Headquarters will arrange for the item to be picked up and replaced. If for any reason you are not satisfied with your award, please contact Customer Service at 1-800-255-2639. Your item will be picked up and replaced as long as all original shipping cartons and all original packing materials are returned with the item. All exchanges must be made within 30 days from receipt of award. For questions about an order that you have placed, call Customer Service at 1-800-255-2639. If an item becomes discontinued during the program we will make every attempt to offer you a comparable item of equal or greater value. Models or colors may vary. You will be sent the most current model.

Tax Liability

1099s will be filed and sent to individuals who receive more than \$600.00 in merchandise. Program participants are responsible for any income tax liabilities.

Miscellaneous

Additional information concerning merchandise is located on the *Help* screen. Please click the icon on the left of your screen to view these statements.

BCH maintains the right to amend or discontinue the rewards program without prior notice and at anytime. In case of disputes, we reserve the right to have the final say with regard to the amount and value of the reward.

An agent must be within good standing with BCH and the carriers represented. Debt balances with BCH or its Carriers are grounds for disqualification from BCH Rewards and this decision is at the sole discretion of Brokers Clearing House, LTD.



Participating Carriers:

(Subject to change)

Life and Universal Life

Allianz Life	American National	AXA Equitable	Banner Life	John Hancock
ING	Lincoln Benefit Life	Lincoln Financial	MetLife	Metropolitan Life
Mutual of Omaha	Nationwide	Phoenix Life	Prudential	Pruco Life Ins
TransAmerica	Union Central	United of Omaha	West Coast Life	

Long-Term Care Insurance

Allianz	John Hancock	MetLife	Mutual of Omaha	Prudential
Genworth				

Annuity

Allianz Life	American National	Aviva	EquiTrust	Forethought
Great American	ING	Lincoln Benefit	Lincoln Financial	North American
OM Financial	Reliance Standard	Sun Life	The Standard	TransAmerica
United of Omaha	West Coast Life			

Disability Income

Met Life	Mutual of Omaha	Principal	Union Central
----------	-----------------	-----------	---------------