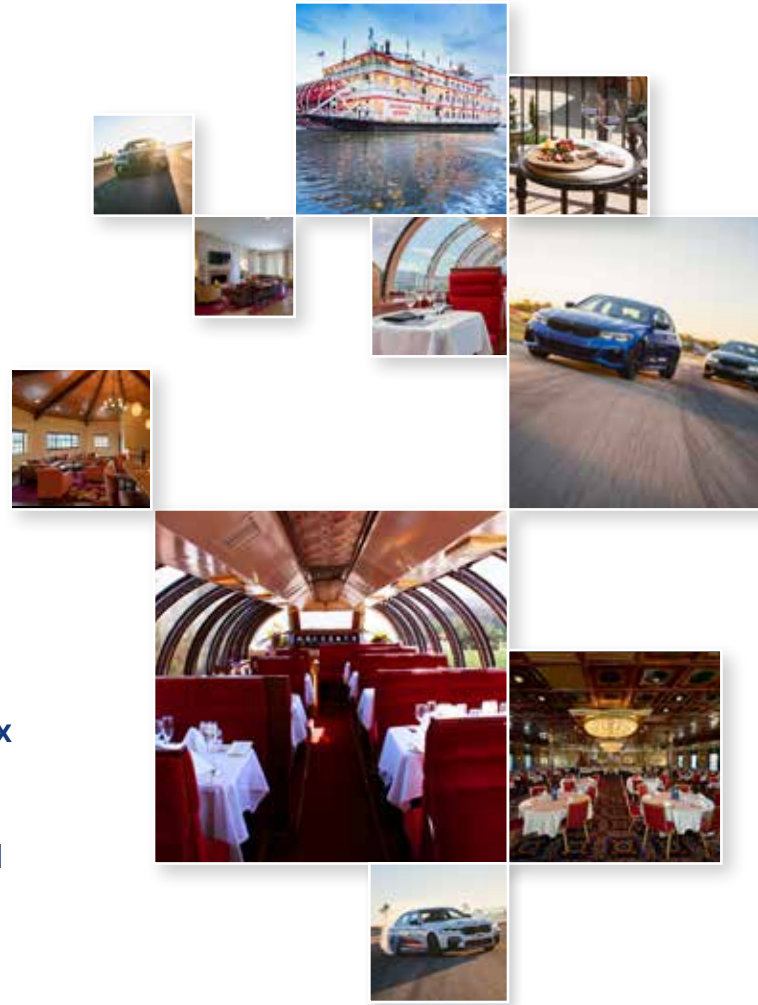


Medico Invitational Experience

Jan. 1, 2023 – Dec. 31, 2023

Qualification Criteria

- Required level of production to qualify
- 50% Medicare Supplement Underwritten mix
- 80% persistency for all levels¹
- Top growth percentage over 2022 annualized taken premium²
- See back for details



<p>FMO (Level 55)</p>	<p>Minimum \$1,000,000 of 2023 annualized taken premium to be eligible. All Medico® product production combined.</p>
<p>General Agency (RGAs level 45, MGAs level 35, SGAs level 25, TGAs level 15)</p>	<p>Minimum \$250,000 of 2023 annualized Medicare Supplement taken premium OR minimum \$75,000 of total ancillary (Dental Insurance, Hospital Indemnity Insurance, and First Cancer Diagnosis Insurance) annualized taken premium 2023.</p>
<p>Agent (Producers Level 5 or LOA level 01)</p>	<p>Minimum \$150,000 of 2023 annualized Medicare Supplement taken premium OR minimum \$50,000 of total ancillary (Dental Insurance, Hospital Indemnity Insurance, and First Cancer Diagnosis Insurance) annualized taken premium 2023.</p>

1 Persistency measured on percent of business in force Jan. 1, 2023, that remains in force on Jan. 1, 2024.

2 Growth percentage measured to nearest tenth of a percent.

Rules:

1. Qualifier and one adult guest are eligible to receive an invitation. All attendees must be 21 years or older.
2. Qualification period: Applications must be dated between Jan. 1, 2023, and Dec. 31, 2023.
3. Qualifying plans must be issued no later than January 31, 2024.
4. Qualifying plans include: Medico* Medicare Supplement, Medico Hospital Indemnity, Gold and Platinum Dental, and First Diagnosis Cancer.
5. Only business personally produced by the agent counts toward personal production.
6. Production dollars do not transfer if contracting uplines change during qualification period.
7. All Medico product conversions/replacements are excluded from this program.
8. To qualify with Medicare Supplement, FMOs, General Agencies, and Agents must have a minimum of 50% underwritten Medicare Supplement product mix (no more than 49.9% GI/OE/SEP) of business submitted in 2023.
9. FMOs, General Agencies, and Agents must achieve an 80% persistency. Persistency measured on percent of business in force Jan. 1, 2023, that remains in force on Jan. 1, 2024.
10. Top FMOs, General Agencies, and Agents with highest percentage of growth over 2022 annualized taken premium will be eligible for invitation to sales trip.
11. LOA agents will need written permission from their direct upline to attend if invited.
12. The value of the experience will be reported as income to the award in accordance with the rules and regulations of the Internal Revenue Service. To the extent that the value of any award will be included in the recipient's income, the recipient will be responsible for any taxes due. Agents may wish to consult a tax professional as to how this may affect them.
13. The experience is not transferable, nor can it be rescheduled or substituted or redeemable for cash payment.
14. **This experience is limited to 30 qualifiers who accept the invitation.**
15. Attendees are required to attend all sponsored functions and/or events.
16. Each experience includes: round-trip coach air transportation from designated gateway cities to Medico Experience destination on group program dates for two people; room and board accommodations (based on double occupancy); transfers on group travel dates; hosted group events that may include breakfasts, lunches, receptions, and/or dinners; and group activities.
17. Agents must remain in good standing and be actively contracted with Medico at time of the experience.
18. By participating in this program, agents agree to release and hold harmless Medico, 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 award eligibility or participation. This release shall include actual, special, incidental, consequential or punitive damages connected in any way with eligibility and participation in this program.
19. The laws of the state of Iowa shall govern the rules related to this award program. Participants consent to the resolution of any disputes solely through the alternative dispute resolution procedures outlined in any agent or distributor agreement that may be in place between the agent and Medico Insurance Company, Medico Corp Life Insurance Company, or Medico Life and Health Insurance Company.
20. Medico Insurance Company, Medico Corp Life Insurance Company, and Medico Life and Health Insurance Company further reserve the right to make any final adjustments to incentive amounts previously paid, based upon policy activity, such as cancellations, that would have made the policies ineligible. All incentive decisions made by Medico are final. This bonus is nontransferable.
21. Medico makes final determination on bonus program eligibility and reserves the right to discontinue or amend this incentive program at any time.

* Includes Medicare Supplement plans underwritten by Medico Insurance Company, Medico Corp Life Insurance Company, Medico Life and Health Insurance Company.



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