

# ROYAL ARCANUM



# \$175

per Underwritten Med Supp App

For agent use only. No minimum app requirements to qualify. Not paid on Guaranteed Issue or Open Enrollment business. Applications must be received in the home office by December 31, 2024, or postmarked by December 31, 2024, if mailed. The initial premium must be collected for the bonus to apply. See rules for drafting the initial premium in the agent guide. Bonus will be paid on the 15th of the following month. Heartland Financial Group, at its sole discretion, reserves the right to change the program rules and qualification requirements. Agents must be in compliance with all company guidelines, state regulations, be appointed and in good standing with Royal Arcanum, an International Fraternity.