

The Comeback

September 1 – December 31, 2025



TriTerm Medical is back and so is your chance to earn big!

This fall, we are celebrating the return of TriTerm Medical with a high-impact incentive designed to reward your hustle. Longer-term coverage, longer-term value and now longer-term rewards. Submit at least **20 eligible Golden Rule Insurance Co. products applications** between **September 1 and December 31, 2025** (issued by **January 15, 2026**) and earn bonus payouts on top of your standard commission. There's no cap – just opportunity.

Bonus eligibility requires EFT payment method. Non-EFT submissions will not qualify for incentive bonus.

HPG plans now feature tiered bonus amounts based on the type of plan sold, giving you even more ways to maximize your earnings. This is your moment to re-engage, re-energize, and reignite your sales momentum!

Eligible Products	Bonus (with-EFT payment)
"Core"/Medical	
TriTerm Medical Plans (TTM): Copay, Plan 80, Plan 100 ¹	\$250
TriTerm Medical Plans (TTM): Value, Hospital & Surgical ¹	\$200
Short Term Medical (STM): 6 month, 12 month	\$100
Health ProtectorGuard Premier 5000 ²	\$100
Health ProtectorGuard Preferred 4000 ²	\$75
Health ProtectorGuard Select 2000 ²	\$50
Supplemental Ancillary	
HPG Guard	\$50
AdvantageGuard	\$75
HospitalWise	\$25
Hospital SafeGuard G.I. (HSGGI)	\$50
Hospital Guard G.I. (HGGI)	\$25
Accident ExpenseGuard, ProGuard & ProGap	\$50
Accident Wise/Accident SafeGuard	\$25
CriticalGuard/Critical Illness	\$50
Mind Your Health/HealthiestYou/New Benefits ³	\$50

Product availability and designs vary by state. Check eStore for product availability by state.

NOT FOR CONSUMER USE

¹ TriTerm Medical plans are not available for quoting and enrollment at the start of this incentive. ² HPG plans in CA & OR will be paid at a flat amount and other states with HPG "Select, Preferred and Premier" plans will align with the Select, Preferred and Premier plans shown in the table. ³ Mind Your Health and Healthiest You (provided by Teladoc Health) and New Benefits (administered by New Benefits, LTD) are not insurance products. Teladoc Health, New Benefits, LTD and United Healthcare are not affiliated, and each entity is responsible for its own contractual and financial obligations.

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INCENTIVE PROGRAM RULES: To be eligible, the following requirements and conditions must be met and acknowledgement and agreement to all terms.

1. You are eligible for the "The Comeback" incentive and registration is not required.
2. Eligible product applications are those submitted online with EFT payment only from September 1, 2025 through December 31, 2025 and are for the following eligible products: TriTerm Medical Plans¹, Health ProtectorGuard, Hospital SafeGuard G.I., AccidentWise, Accident ExpenseGuard, Accident SafeGuard, Accident ProGuard, Accident ProGap, HPG Guard plans, Hospital Guard G.I., CriticalGuard/Critical Illness, AdvantageGuard, HosptialWise all of which underwritten by Golden Rule Insurance Co., and non-insurance products such as Mind Your Health, HealthiestYou (both administered by Teladoc Health) and New Benefits (administered by New Benefits LTD). All other products, and optional benefit riders do not count toward this bonus opportunity.
3. Applications that meet the following criteria will apply toward the incentive: (a) Applications from one of the eligible products listed above only; (b) Submitted between September 1, 2025 – December 31, 2025, and issued by January 15, 2026 (c) with a "paid to" date past the effective date; and (d) an effective date no later than February 1, 2026 (e) meeting any other stated criteria to be eligible (e.g. baselines).
4. Baselines: To meet eligibility, the broker must submit and have issued at least 20 eligible product applications (any combination per the eligible products). When the minimum baseline number of qualified applications (submitted & issued) is met the bonus will pay starting with the first eligible application.
5. All eligible plans must be in force for a minimum of three months (90 days) after the effective date to count as "issued." Coverage must be in force with premium payment current at the time of the incentive payout to be included. If the customer cancels within 90 days, it will not be counted as an incentive eligible application, so they will not be paid out for it. This is why the incentive payout does not begin until at least 90 days after the start of the contest.
6. Incentive will be paid over a series of rolling months and will not exceed seven payouts. This schedule is designed to eliminate chargebacks and ensure proper payment on qualified plans. The Comeback Incentive monthly payout will begin in December 2025 and run through June 2026. Incentive payout only begins when the required incentive eligibility is met. Any broker eligible for this incentive must have an active contract with Golden Rule Insurance Company and be in good standing at the time of payout to receive earned incentive.
7. Bonus follows the Assignment of Commission Form you have on file at the time the application is received, for each qualifying application.
8. These bonuses will be subject to a managing broker commission split, if applicable. Otherwise, applications cannot be split between brokers.
9. Bonuses are paid per broker, based on his or her personal production.
10. Qualification is based on production as broker of record.
11. Any separate applications of family members for the same product type count as only one application for this contest.
12. Bonus is paid as described above.
13. Golden Rule Insurance Company reserves the right to make final judgment on contest qualifiers, modify terms or end this contest at any time without prior notification. Coverage that is withdrawn or does not meet the terms listed in these rules will not count toward the baseline and/or contest bonus.
14. Brokers are solely responsible for any required disclosures to their clients. A bonus is considered indirect compensation and will be reported as appropriate under the Consolidated Appropriations Act, 2021.
15. This contest is intended for the specified contracted and appointed brokers.
16. Select Key and FMO contracted agencies may not be eligible.
17. Bonus is taxable income and will be reported on an IRS MISC 1099.

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