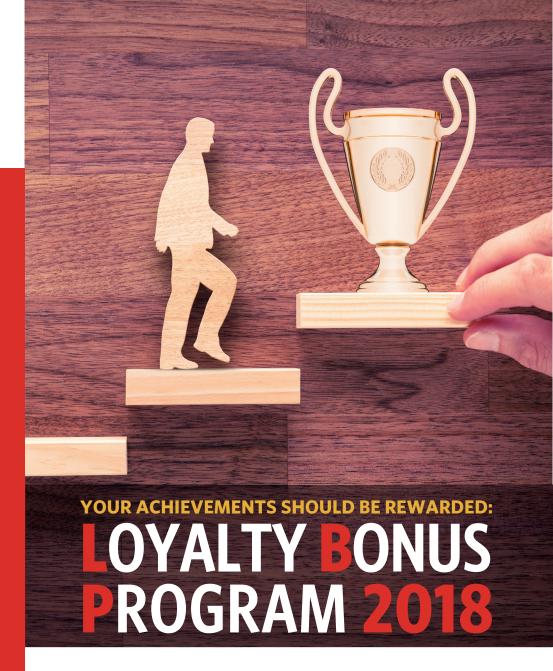


### **Rules and Regulations**

Participating advisors must have a valid broker code with Canada Protection Plan and the broker code must remain in force and in good standing until the Loyalty Bonus Program (LBP) is paid out. Eligibility for the LBP is not transferable. The LBP is not a contractual obligation and Canada Protection Plan reserves the right to change it or cancel at its sole discretion. Cancellation of the LBP will not affect the entitlement of advisors to Bonus compensation earned prior to cancellation and not yet paid by Canada Protection Plan. Canada Protection Plan will set the amount of the Minimum NFYC to be entitled to the additional Bonus effective as of January 1 of each year. If in any calendar year an advisor receiving a LBP Bonus generates less than the Minimum NFYC, the advisor will no longer be entitled to a LBP Bonus. If in any subsequent year the advisor generates the Minimum NFYC for that year, he or she will be entitled to a LBP Bonus at the Bronze level. There will be no pro-rating of qualification requirements for advisors who contract with Canada Protection Plan during the qualification period. Qualification criteria cannot be transferred from one advisor to another. To qualify, there must be only one advisor submitting business per code. No credit split will be accepted. All eligible candidates must follow industry and regulatory guidelines including full disclosure to their clients regarding participation in the Loyalty Bonus Program.

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# **Loyalty Bonus Program 2018**



#### Eligibility

To qualify for the Loyalty Bonus Program (LBP), the advisor must earn a minimum Net First Year Commission (NFYC) within a calendar year (the "Minimum NFYC").

For 2018, the Minimum NFYC has been set at \$10,000.

### **Eligible Products**

All term and permanent life insurance products offered by Canada Protection Plan.

#### **Qualification Period**

Applications must be settled between January 1st 2018 - December 15th 2018

#### How does it work? Example:

Advisor Level	Bronze	Silver	Gold	Platinum
# of Years	1	2	3	4
Annualized Premium*	\$1,000	\$1,000	\$1,000	\$1,000
NFYC (50%)	\$500	\$500	\$500	\$500
LBP Bonus (% of NFYC)	15%	20%	25%	30%
	\$75.00	\$100.00	\$125.00	\$150.00
Total Payout	\$575.00	\$600.00	\$625.00	\$650.00

<sup>\*</sup> The total premiums expected to be paid on the policy in the first year.

## How will it be paid?

The additional Bonus will be paid by the end of February of the following year. IE: When you generate \$10,000 in NFYC in 2018 and attain our Bronze level, you will be paid an additional 15% Bonus on all your 2018 NFYC, payable in February of 2019. The Loyalty Bonus Program (LBP) is only paid on the NFYC and not on the override.