

flex benefits®

Q4 PRODUCER SALES INCENTIVE

WRITE MORE. EARN MORE.

Make Q4 your strongest finish of the year!

From October 15, 2026 through December 31, 2026,
every eligible issued and paid application counts
toward your Q4 Producer Sales Incentive.

*Finish
Stronger
Together.*

EARN UP TO \$3,000

IT ONLY TAKES 10 APPLICATIONS TO START EARNING!

10-29
Applications



\$250

30-59
Applications



\$500

60-119
Applications



\$1,500

120+
Applications



\$3,000

HOW IT WORKS

1



WRITE BUSINESS

Submit eligible applications
between October 15, 2026
and December 31, 2026.

2



KEEP BUILDING

Your eligible issued and paid
applications accumulate
throughout Q4.

3



REACH YOUR HIGHEST LEVEL

The more qualifying
applications you write,
the higher your incentive.

4



GET REWARDED

You'll receive the incentive
associated with the highest
level you achieve.

Incentives are not cumulative.

Your Q4 Target

10
APPS

\$250

>

30
APPS

\$500

>

60
APPS

\$1,500

>

120+
APPS

\$3,000

DON'T STOP WHEN YOU REACH ONE LEVEL.

YOUR NEXT INCENTIVE IS WAITING.



RECONNECT WITH PROSPECTS

Reach out to clients who
may have new needs.



HIGHLIGHT OPPORTUNITIES

Follow up on previous
conversations.



INTRODUCE SOLUTIONS

Help more people find
the right coverage.



WE'RE HERE TO HELP

Contact your sales representative
for product information, quoting
assistance, sales materials and support.

Let's make Q4 count.

The following guidelines govern the Q4 Producer Sales Incentive. Participation in this program constitutes acceptance of these terms and conditions. FlexBenefits reserves the right to interpret these guidelines and modify or discontinue the program at any time.

1 PROGRAM PERIOD

The Q4 Producer Sales Incentive runs from **October 15, 2026 through December 31, 2026** (the "Incentive Period"). Only eligible applications submitted and issued during this period will count toward incentive qualification.

2 WHO IS ELIGIBLE

All properly licensed and appointed producers in good standing with FlexBenefits and applicable carriers are eligible, subject to these guidelines.

3 QUALIFYING APPLICATIONS

Only eligible applications submitted during the Incentive Period that are issued and paid according to program requirements will count toward incentive qualification. Applications must be submitted through the enrollment system and meet all carrier and program requirements.

4 INCENTIVE LEVELS

Producers will receive the incentive associated with the highest production level achieved during the Incentive Period, based on the total number of eligible issued and paid applications, as follows:

Issued & Paid Applications	Incentive
10 – 29	\$250
30 – 59	\$500
60 – 119	\$1,500
120+	\$3,000

5 NOT CUMULATIVE

Incentives are not cumulative. A producer will receive only the incentive associated with the highest level achieved.

6 PRODUCT REQUIREMENT

Eligible applications must include a FlexBenefits Accident and/or FlexBenefits Critical Illness plan. Other products submitted without either a FlexBenefits Accident or Critical Illness plan will not count toward the incentive.

7 LIST BILL REQUIREMENT

Applications must be submitted using the List Bill option. Each application on a list bill counts as one application.

8 EFFECTIVE DATE REQUIREMENT

All qualifying applications must have an effective date of January 1, 2027 in order to be eligible.

9 PAYMENT OF INCENTIVE

Incentive payments will be made after the close of the Incentive Period and validation of eligible production. Payments will be processed on or about March 2, 2027. Payment timing and method will be communicated separately.

10 LICENSING AND COMPLIANCE

Producers must be properly licensed, appointed where required, and in good standing at the time the business is written and when the incentive is paid. All business is subject to applicable product availability, carrier rules, underwriting, and state and federal requirements.

11 INELIGIBLE APPLICATIONS

Cancelled, rescinded, withdrawn, declined, unpaid, or otherwise ineligible applications do not qualify. Applications that do not meet program requirements, including those not submitted through the enrollment system, applications with an effective date other than January 1, 2027, or applications without a FlexBenefits Accident or Critical Illness plan, will not count.

12 PROGRAM ADMINISTRATION

FlexBenefits reserves the right to review production for eligibility, correct errors, interpret program requirements, and modify or discontinue the program as permitted by applicable requirements. In the event of a dispute, the decision of FlexBenefits shall be final. This program is intended for eligible producers only and may not be combined with any other producer incentive, bonus, or program unless expressly stated in writing by FlexBenefits. Additional terms and conditions may apply.

Together We Go Further.