

Journey to Success

May 1 – August 31, 2025



Travel the road to cross-selling excellence this summer! Embark on your journey to success by submitting at least 20 eligible Golden Rule Ins. Co. product applications, between May 1 – August 31, 2025 (issued by no later than September 15, 2025), and you can earn more in addition to your standard commission. There's no limit on how much you can earn with this incentive!

Navigate your cross-selling skills to chart your path to sales success!

EFT is the preferred payment method that has proven to be the best at keeping customers with their products the longest – steady and trusted payments directly from checking, no issues with lost or expired credit cards. Are you ready to Set sail on your sales adventure this summer? Your journey to success awaits!

| Eligible Products | Bonus (with-EFT payment) |
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| Health ProtectorGuard (HPG) (“non-Guard” plans) | \$150 (\$75 without EFT payment) |
| HPG Guard | \$50 |
| AdvantageGuard | \$50 |
| HospitalWise | \$25 |
| Hospital SafeGuard G.I. (HSGGI) | \$50 |
| Hospital Guard G.I. (HGGI) | \$25 |
| Accident ExpenseGuard, ProGuard & ProGap | \$50 |
| AccidentWise/Accident SafeGuard | \$25 |
| CriticalGuard | \$50 |
| DentalWise/DentalWise Max | \$25 |
| Mental Health Complete Plus/HealthiestYou/New Benefits | \$25 |

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

NOT FOR CONSUMER USE

Mental Health Complete Plus 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:

1. You are eligible for the "Journey to Success" incentive and registration is not required
2. Eligible product applications are those submitted online with EFT payment from May 1, 2025, through August 31, 2025 and are for the following eligible products: Health ProtectorGuard, Hospital SafeGuard G.I., AccidentWise, Accident ExpenseGuard, Accident SafeGuard, Accident ProGuard, Accident ProGap, HPG Guard plans, Hospital Guard G.I., CriticalGuard, AdvantageGuard, DentalWise, DentalWise Max, HosptialWise all of which underwritten by Golden Rule Insurance Co., and non-insurance products such as Mental Health Complete Plus, HealthiestYou (both administered by Teladoc Health) and New Benefits (administered by New Benefits Inc.). 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 May 1, 2025 – August 31, 2025, and issued by September 15, 2025 (c) with a "paid to" date past the effective date; and (d) an effective date no later than October 1, 2025 (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.
6. Incentive will be paid over a series of rolling months and will not exceed six payouts. This schedule is designed to eliminate chargebacks and ensure proper payment on qualified plans. The Journey to Success Incentive monthly payout will begin in September 2025 and run through February 2026. Incentive payout only begins when the required incentive eligibility is met. Any broker registered 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.