



# Program Guidelines

## Program Outline

The Incentive Rewards marketing assistance program provides funds to be used toward marketing campaigns through approved vendors. Also, producers have the option to have funds added to their Client Stream® Lead Exchange account in lieu of marketing assistance. All Incentive Rewards Co-Op Marketing Reimbursement participants must be in the Independence Marketing Group (IMG) hierarchy and contracted with Senior Market Sales® (SMS).

**Qualified Applications (Qualified Apps):** Means Medicare Supplement (Med Supp) plans with the exception of high-deductible F and guaranteed issue plans that are issued and paid in each relevant month (Qualified Apps). *Note that carrier systems do not always indicate which applications are for high-deductible Plan F or guaranteed issue, so double-check your applications to be sure they qualify. If IMG provides you with funds based on invalid or ineligible applications, SMS and IMG each reserve the right to request reimbursement from you. Policies must be written and issued in the same month to qualify.*

**Qualified Ancillary Apps:** Dental, hospital indemnity, short-term recovery care and cancer heart attack & stroke (CHAS) policies that have a signature date no earlier than Oct. 1, 2025, and no later than Sept. 30, 2026 (Qualified Ancillary Apps). *Qualified Ancillary Apps must be approved before the payout to be eligible and must have a minimum annualized premium of \$300 to qualify. A chargeback will be assessed on any policy that does not become effective or terminates during the incentive period.*

For **Qualified Apps** and **Qualified Ancillary Apps**, the reimbursement will be one of the following:

Level	Number of Qualified Issued Apps in a Calendar Month		Reimbursement Funds
Fast Start	For new agents: First application with a new contract		<ul style="list-style-type: none"> <li>Free list of 100 turning-65 (T65) names upon receipt of first application</li> </ul>
Level 5	Jan. 1 – Sept. 30 Five Qualified Apps	Oct. 1 – Dec. 31 10 Qualified Apps	<ul style="list-style-type: none"> <li>Agent will receive payment up to \$125 of approved marketing costs not to exceed 50% of total spent – or – Up to \$125 deposited into a Client Stream Lead Exchange account</li> <li>Free CSG subscription</li> </ul>
Level 5 Plus	Jan 1. – Sept. 30 Five Qualified Apps, plus two Qualified Ancillary Apps	Oct. 1 – Dec. 31 10 Qualified Apps, plus four Qualified Ancillary Apps	<ul style="list-style-type: none"> <li>Free 500 piece mailer (up to \$250 in cost), \$250 in Client Stream Lead Exchange funding or up to \$250 reimbursement for marketing assistance</li> <li>Free CSG subscription</li> </ul>
Level 10	Jan. 1 – Sept. 30 10 Qualified Apps	Oct. 1 – Dec. 31 20 Qualified Apps	<ul style="list-style-type: none"> <li>Agent will receive payment up to \$500 of approved marketing costs not to exceed 50% of total spent – or – Up to \$500 deposited into a Client Stream Lead Exchange account</li> <li>Free CSG subscription</li> </ul>

Level 20	Jan. 1 – Sept. 30 20 Qualified Apps	Oct. 1 – Dec. 31 40 Qualified Apps	<ul style="list-style-type: none"> <li>• Agent will receive payment up to \$1,000 approved marketing costs not to exceed 50% of total spent – or – Up to \$1,000 deposited into a Client Stream Lead Exchange account</li> <li>• Free CSG Subscription</li> </ul>
Level 30	Jan. 1 – Sept. 30 30 Qualified Apps	Oct. 1 – Dec. 31 60 Qualified Apps	<ul style="list-style-type: none"> <li>• Agent will receive payment up to \$1,500 of approved marketing costs not to exceed 50% of total spent – or – Up to \$1,500 deposited into a Client Stream Lead Exchange account</li> <li>• Free CSG subscription</li> </ul>

## Preferred Vendor Information

### Client Stream Lead Exchange

Beginning at Level Five, IMG provides the option to receive funding assistance for your Client Stream Lead Exchange account. Funding this account creates opportunity to gain qualified leads and expand your book of business.

[Clientstream@intelemedia.com](mailto:Clientstream@intelemedia.com)

500 N Central Expressway, Suite 160  
Plano, TX 75074

Agent action steps: After account set up, complete Producer Program reimbursement form and select option to *Credit to Lead Exchange*. Send to advisor programs manager.

Client Stream Lead Exchange is a first-of-its-kind lead platform that matches prescreened vendors with agents. It acts as a true exchange, allowing agents to obtain leads when they want them and at the price they're willing to pay. Leads are verified by TrustedForm and come from top companies in the marketplace. To establish your Client Stream Lead Exchange account, contact IMG at [support@imgmailbox.com](mailto:support@imgmailbox.com).

### Direct Mail

IMG prefers agents use TargetLeads or Kramer Direct because of the connectivity with Lead Advantage Pro®. This integration means responses are delivered electronically by email and posted into Lead Advantage Pro as new leads under your account.

Kramer Direct  
888.572.6373  
[www.KramerDirect.com](http://www.KramerDirect.com)

TargetLeads  
800.723.5254  
[www.TargetLeads.com](http://www.TargetLeads.com)

Both vendors have a similar ordering process. Once you've selected which you'd like to do business with, place a call to their toll-free number listed above. When speaking to the representative, be sure you mention you are an SMS agent. That way, you'll receive the discounted price. You will then work with them to determine the demographics you would like to target with your mailing piece.

After the order specifics are gathered, the vendor will reach out to SMS to confirm your funding eligibility and amount. They will then get your approval on the final order before billing you your portion. For Level Five, SMS will be billed \$125 and you will be billed the remaining cost. For Level Five Plus, SMS will be billed the total cost (up to \$250). For Level 10 and above, SMS will be billed 50% of the total, up to the level maximum, and you will be billed the remaining cost.

## Terms and Conditions

The Incentive Rewards marketing assistance program will apply for Qualified Apps and Qualified Ancillary Apps as stated above. Note that carrier systems do not always indicate which applications are for high-deductible Plan F or guaranteed issue, so double-check your applications to be sure they qualify. If we provide you with funds based on invalid or ineligible applications, IMG and SMS both reserve the right to request reimbursement from you. Policies must be written and issued in the same month to qualify.

The Incentive Rewards marketing assistance program cannot be used in conjunction with any other marketing assistance program. To be eligible for payment reimbursement, agents must be in good standing and have no outstanding debit balance with IMG and/or Senior Market Sales.

**Agents must act in the best interest of the client when determining carrier and/or product after evaluating consumer needs.**

CSG Subscription: If you qualify for the free CSG subscription available at levels 5, 5 Plus, 10, 20 and 30, and already have an existing CSG account, your current account will need to be discontinued. A new account and login will be provided to you by SMS.

## Level Specifics

### Fast Start

Fast Start provides a free list of 100 T65 names upon contract and first application. You can request the names from IMG for delivery to your e-mail.

### Level Five Plus

Qualifying for marketing assistance at Level Five Plus requires five Qualified Apps plus two of Qualified Ancillary Apps per month, or 10 Qualified Apps plus four Qualified Ancillary Apps during AEP.

Level Five Plus provides a free 500 piece (up to \$250 in cost), \$250 in Client Stream Lead Exchange funding, or up to \$250 reimbursement for marketing assistance.

You must request reimbursement prior to completing your order with your preferred mailing vendor.

Preferred mailing vendors are Kramer Direct and TargetLeads. IMG reserves the right to add or remove vendors from the program. If you are unfamiliar with this process or have questions please reach out to IMG at [support@imgmailbox.com](mailto:support@imgmailbox.com). Payments will be made directly to these approved lead vendors.

### Levels 5, 10, 20 and 30

The qualifications and maximum assistance amounts for Levels Five and above are as follows:

- Level Five provides up to \$125 for five to nine Qualified Apps per month, or 10 or more Qualified Apps during AEP
- Level 10 provides up to \$500 for 10 to 19 Qualified Apps per month, or 20 or more Qualified Apps during AEP
- Level 20 provides up to \$1,000 for 20 to 29 Qualified Apps per month, or 40 or more Qualified Apps during AEP
- Level 30 provides up to \$1,500 for 30 to 39 Qualified Apps per month, or 60 or more Qualified Apps during AEP

**Agents will receive an electronic funds transfer (EFT) payment for up to the level maximums that will cover up to 50% of the total spent.** *Example: Agent has submitted 11 qualified apps and has spent \$100 on marketing efforts. In this example, the agent would qualify for Level Five and would receive 50% reimbursement of their \$100 dollars, which is \$50. \*assuming all program terms and conditions have been met.*

**Qualifications for Level Five and above include the option to receive funding for your Client Stream Lead Exchange account.** Client Stream Lead Exchange is a revolutionary lead platform that allows agents to receive pre-vetted leads

when they want them and at the price they're willing to pay. For more information on this platform, or to set up your account, please contact an SMS Med Solutions marketing consultant at 1.888.747.3810.

Qualification for all levels include a free CSG subscription.

<u>What is Approved*</u>	<u>What is NOT Approved*</u>
Internet leads	Licensing fees
Direct mail	Meals
List vendors	Clothing
Newspaper and print ads	Telephone
Television and radio ads	Office expenses
Social media ads	Office supplies
Seminar expenses	Personal items
Promotional items	
Electronic equipment (pre-approval required)	

\*This is not an exhaustive list.

Any custom mailing pieces or promotional items purchased using funds from this marketing assistance program must be submitted for **approval to IMG prior to use**. You are responsible for completing the attached form to document qualifying policies and request program participation. Return the completed form to IMG by email to [support@imgmailbox.com](mailto:support@imgmailbox.com).

If you are unsure if a vendor would be approved, please call IMG for clarification prior to placing your order. Expenses must be Medicare related and funds can only be used for one type of marketing expense per month.

For all levels, your marketing funds can accrue and expire based on the following information. Funds accrued between October 1 of a given year and September 30 of the following year must be used prior to December 1 or they will expire. For example, see the table below. Requests to redeem credited funds must be submitted to IMG based on the dates in the following table.

<b>Funds Earned</b>	<b>Redeem Funds Through</b>	<b>Funds Expire</b>
Oct. 1, 2025 – Sept. 30, 2026	Nov. 30, 2026	Dec. 1, 2026

To request reimbursement:

1. Verify your production via screen shots showing Qualified Apps and/or Qualified Ancillary Apps issued during the previous calendar month through IMG. Remember, guaranteed issue and high-deductible Plan F apps are not eligible.
2. Verify your vendor and marketing activity with IMG. If you are using a vendor other than TargetLeads or Kramer Direct, or are using custom mailing pieces, **please call IMG for compliance approval prior to placing your order**.
3. Place your order with the vendor.
4. Send receipts and invoices to IMG via email address [support@imgmailbox.com](mailto:support@imgmailbox.com). All receipts and invoices must show total, vendor name, date the invoice was paid and what was purchased. Also, include documentation of production and your completed Reimbursement Request form.
5. When submitting your first reimbursement request, the following is required to be submitted:
  - a. Completed request for reimbursement form
  - b. W-9 form
  - c. EFT form
6. When submitting any reimbursement requests beyond your first submission, you will only need to fill out and submit the request for reimbursement form.

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\*For Licensed Insurance Agent/Advisor Use Only. Not for General Public. State Restrictions Apply.

\*\*EFTs will be made/deposited by Senior Market Sales

# INCENTIVE REWARDS

## Request For Reimbursement

Payee Information	
Payee: <small>(Vendor, Agent or Agency)</small>	
Agent Name: <small>(If different)</small>	
Phone or Email:	
Mailing Address:	
• Address needed only if choosing payment by check • No P.O. BOXES please •	
Description of Reimbursement Request	
Amount Requested:	
Payment Method:	<input type="checkbox"/> EFT <input type="checkbox"/> Credit to Lead Exchange <input type="checkbox"/> Direct to Approved Vendor <sup>1</sup>
By signing, I agree to the terms and conditions of the program and that all marketing must be conducted in compliance with all applicable federal and state laws. Typed name is equivalent to handwritten signature.	
Producer Signature:	
	Date:

<sup>1</sup> *Approved Vendors: TargetLeads, Kramer Direct*

Return Completed Form and Corresponding Receipts by Email: [support@imgmailbox.com](mailto:support@imgmailbox.com)

For Internal Use Only			
SMS ID:		Reimbursement Month:	
Months Qualified:			
Sent to Accounting:		Date	
Payment Confirmation:	<input type="checkbox"/> EFT	Date	
Payment Notes:			

Direct All Questions To:

IMG Support

Email: [support@imgmailbox.com](mailto:support@imgmailbox.com)

Phone: 281.647.6128

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\*For Licensed Insurance Agent/Advisor Use Only. Not for General Public. State Restrictions Apply.

\*\*EFTs will be made/deposited by Senior Market Sales