

Fixed Price Direct Mail Agreement

The information below outlines the details of our program. Terms of the program are subject to change with

changes to such pricing influencers as market conditions, lead availability, and postal rates.

Agents will be

notified of such changes in advance.

Final Expense Lead Program Overview

- This agreement is for the purchase of Final Expense leads through a direct mail Cost Per Lead program
- Agents should join the program with a plan of regular weekly lead orders to maintain a steady flow of leads and to allow for a consistent number of leads to be generated weekly. This is not a program that you can jump in and out of. We need ongoing weekly participation in order for the set price program to work.
- The minimum weekly lead order is 15 leads
- Agents should supply counties/zip codes and present in priority order. Assume a 1% mail response rate and we need enough households to mail to so that it takes at least 90 days to mail your complete list of counties/zips. Zip codes will be cycled to try to produce desired lead volume. Shortage of geo may cause lead shortages. Filtering out ages, or for higher incomes greatly reduces the number of target households that are in your market area.
- Because mailing is not an exact science, actual leads produced may be over/under the requested lead order
- Weekly lead delivery will fluctuate based on geography mailed and data available
- Leads are ordered and mail is produced specific to each agent and will be delivered on a first-in, first-out basis to that agent through the online lead database.
- If the agent receives fewer than his targeted number of leads on any week, he will only be charged for the number of leads he receives. If more leads come in than targeted, the agent can request to receive and pay for the additional leads or can have them held for the next week's lead distribution.
- Agent is financially responsible for payment of all leads ordered on his/her behalf. You will have to purchase all leads that come in for the 10 weeks after you cancel this program. If you do not purchase your leads each week, we attempt to sell them to any agent willing to buy them at whatever price we can market them at and the difference will come out of your deposit.

Lead Card & Demographics

- Some agents in some areas may be limited on the filters they can use.
- PO boxes will be mailed (phone number or physical address must be provided to be considered a valid lead)
- We give full credit for completely blank leads. We also give credit for any lead that does not contain either a physical address or a phone number (most leads have both). Any leads outside of your age filter range will be free even if they are completely filled out.

Lead Delivery & Lead-flow Timeline

- Leads begin to arrive 4 weeks after mailing
- East Coast leads may take an additional week to receive
- Leads will continue to trickle in for up to 10 weeks after you would stop your mailings

Agents who do not pay their billing promptly will be dropped from the lead program.

Billing & Payment

▪ CFC invoices at time of lead delivery and not at time of mailing, therefore a deposit is required when you start the lead program. The deposit will be returned to the agent after he has 1. Ended his lead order and 2. Purchased all remaining leads that come in for the agent after the agent has

ended the lead order. The leads may trickle in for up to 10-weeks after ending the lead order.

▪ The deposit is required prior to the first mailing. See deposit amounts on the "Lead Deposit" page of this document.

▪ The deposit payment will be held for the duration of the lead orders must be paid by check or bank draft. The deposit will be applied to the final invoice(s), approximately 10 weeks after the last mailing. Any over payments will be refunded.

▪ Billing occurs weekly for leads delivered and is due the same day of invoice date and is independent of the deposit

• If an invoice is not paid on time, the account may be placed on credit hold and leads withheld

• Payment is accepted by venmo, zelle or bank transfer.

Your signature on this agreement is acknowledgement that you have reviewed and approved the aforementioned Lead Credit Guidelines and Lead Card.

You agree to be held financially responsible for your lead orders and those of agents in your hierarchy who

participate in this program.

Agents in the state of Florida will pay a \$2.50 surcharge per lead due to lower mail response rates.

Agent Name(Printed) _____

Resident State License # _____

Signature _____

Date signed _____

Lead Deposit

If you want 15 leads per week your deposit needs to be \$1250

If you want 20 leads per week your deposit needs to be \$1,600

If you want 25 leads per week your deposit needs to be \$2000

If you want 30 leads per week your deposit needs to be \$2,500

I (agent) want to start weekly lead orders for _____ leads per week. I will pay my deposit of \$_____ now.

I understand that my deposit will be held in a separate account and is not a pre-payment for my leads. I understand it will only be returned to me under the following conditions.

1. When agent decides to stop the lead program they must notify Lino Arteaga and receive a response that we have stopped the mailings.

2. Purchased all leads that come in from your mailings over the 10 weeks after the program is stopped.

3. If you fail to purchase all leads that come in from your mailings you authorize us to use your deposit to reduce the cost of the un-purchased leads and sell them to any agent that we choose to.

Agent Name(Printed) _____

email address: _____

Signature _____

Date signed _____

Selecting your lead area- Indicate if this is a ____ New Order ____ Change to existing order

List the states and counties you want to work in. List in the order that you prefer the mail to be dropped. Most agents work only one state but you can work additional states if you want to. No agent has exclusive rights to any area. We sometimes have agents that overlap areas and can provide leads to both. Individual lead cards are only sold to one agent. If an area is worked by multiple agents and cannot supply enough leads to fill orders for both, the agent who came in last will usually be asked to add additional area in order to be able to stay on the lead program.

State #1 _____

Counties within state #1

If there are zip codes that you want to exclude from your mailings, list them here.

State #2 _____

Counties within state #2

If there are zip codes that you want to exclude from your mailings, list them here.

Agent Name(Printed) _____

Resident State License # _____

Signature _____

Date signed _____

Questions about the Lead Program

1. How do I get my leads? – All leads will be emailed

2. What happens if my lead order is less than my desired number? – If your weekly order is for 25 leads per week but you only get 18 this week, you will just be billed for 18. Your initial

payment is a deposit. You don't pay for any actual leads until after you receive the leads. So we know each week exactly how many to bill you for.

3. What happens if more leads come in than my desired number? - You will just receive your desired number (or less) each week unless you request extras. So if you want 25

per week but we get 35 in, you will only see 25 of them. The extra 10 will be held in reserve to be the first 10 you get next week.

4. Can I pay extra to have different ages, different incomes or the word life insurance on my

leads? Yes, see the lead worksheet to understand all your options and prices.

5. Can I pause the leads if I want to go on vacation? – Yes, one week pause once or twice per year is not a problem. We can turn your leads orders off. You will still be required to buy the leads that come in during this time but with the orders on hold you won't get too many. You can re-start them any time you want with a four week ramp up again.

6. Holiday Season Pricing- Mail dropped during the months of November, December and January will have increased pricing due to worse response rates during the holidays.

7. Lead Credits- Credits are given for:

- **Leads outside of your age filters are creditable.** (too old or too young) If two people are on the card and one is outside the age band but the other is within your age band that lead is not creditable.

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- **Blank cards-** If the card is completely blank it is creditable. But if they wrote in their age or drew

a line from the address line to the preprinted address for example it is not creditable because they are showing interest. They are just too lazy to fill the rest of the card out.

- **If they write "Take me off your list" it's creditable.** But the cards that say "no phone calls please" are not creditable. You will find that many will actually write in their phone number but then write no phone calls beside that.

- **Leads that do NOT have a physical address AND do not have a phone number are creditable.**

By signing and below I authorize these choices for my lead selection and cost per lead. If I make choices in the future I understand I will need to fill out a new lead choice form and the changes will take a minimum of 4-weeks to take effect.

Printed Name: _____

Res License# _____

Email address _____

Phone _____

Signature: _____

Date _____

Age Filter Ages 55 to 79 \$0.00

Income Filter \$0-\$50,000

\$1 surcharge if you want it to say "life Insurance"