



Congratulations!!!

You have earned points in the BHA Loyalty Rewards program!

You have been issued codes which you can enter into our redemption website and redeem now for valuable merchandise and travel rewards, or if you prefer, you can build your points account for even bigger rewards. To use your codes, please follow the instructions below:

- 1.) Go to www.bharewards.com
- 2.) On your first visit, select 'No' where it asks 'Have You Registered Your Email Address With Us Below?'
- 3.) Enter your 'code' and 'email address' and press the 'submit'.

You have now registered your email address and your first code. **At this point, your password is this code, but it is highly suggested to change this password immediately to one that you will remember more readily. Please make sure to make a note of your password for future use.**

To Change Your Password

Visit the 'PROGRAM' tab located at the top of the screen and select 'CHANGE PASSWORD'. On the next screen, simply enter your new password, confirm your password, and save. You will now use your email address and this new password each time you enter the website.

To Add Additional Codes

In the event that you have more than one code to enter, register your email address as described above. Once you are in the site, Visit the 'PROGRAM' tab and select 'REGISTER CODES'. Enter your code and select 'Register Code'. You will then see your point total increase. You may add as many codes as you wish at any time you are logged into your account.

To View Your Account Activity

Select this option if you wish to review all codes you have registered into your account. Here you can view the date your codes were registered and how many points you obtained with that specific code.

To Change Your Email Address

To enter your participant information and keep this information up-to-date to speed up the ordering process, please visit the 'PROGRAM' tab and select the 'ACCOUNT PROFILE' option.

If you have any questions, please contact our Marketing department at (800) 492-9190. We thank you for giving Borden Hamman Agency the opportunity to serve you and we appreciate the partnership we have with you! Good selling! And again, Thank you and Congratulations!

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BHA Loyalty Rewards Program Rules

1. Reward points are earned through paid premium for Life, LTCi and Annuity business written through the Borden Hamman Agency (BHA) as well as through additional “Bonus Points” programs that are announced and available through BHA.
2. Points will be issued in the name of the agent or agency that is listed as the commissions earner on a case.
3. All agents / agencies, all cases and all carriers for the above referenced lines of business are eligible to earn points on this program, unless advised otherwise by BHA.
4. **There is no minimum amount of production required to earn points.** Reward points accumulate for every dollar of paid premium for the lines of business listed above. *Excess premium and policy fees are excluded.*
5. Each month, BHA will review your cases for paid premium, and award points accordingly.
6. Points will carry over from month to month until a multiple of 1,000 points (the smallest number of points available as a rewards code) – points will then be awarded to the recipient.
7. Each month, if you have paid premium, you will be emailed a points code to enter into your rewards account at www.bharewards.com. You can sign up at the site as soon as you receive your first points code!
8. Agent must be in good standing with BHA and with the carrier in order for points to be awarded.
9. Agent will receive a 1099 for the value of merchandise received.
10. BHA reserves the right to interpret the program rules at our discretion.
11. Cash cannot be taken in lieu of reward points.
12. Points will NOT be awarded if other incentives for the same thing are being given. No “double dipping”.
13. BHA reserves the right to alter or discontinue the rewards program at any time.

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