



## 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](http://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.

**KEEP THIS DOCUMENT IN YOUR FILE**