



## **Borden Hamman Loyalty Rewards Program Updated 01/01/2024**

1. Reward points are earned through paid premium for Life, LTCi, Disability and Annuity business written through Borden Hamman (BH).
2. Points are issued in the name of the agent that is listed as the commissions earner on the policy.
3. Most agents, carriers and products for the above referenced lines of business are eligible to earn points on this program.
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 as long as the policy issued is eligible for the Agent Bonus Compensation program. Excess premium and policy fees are excluded.
5. Each month, BH will review your cases for commissions processed for paid premium and award BH Loyalty Rewards points accordingly.
6. Points accumulate month over month and are available for use for 24 months from month of issue.
7. Each month, agents with issued points are sent an email advising of the number of points input into the account and advising any points that may be expiring soon. It also includes a link to the redemption website [www.bharewards.com](http://www.bharewards.com) and a login reminder.
8. Agent must be in good standing with BH and with our insurance carriers in order for points to be awarded.
9. Agent will receive a 1099 each calendar year for the value of the merchandise received.
10. BH 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.
13. BH reserves the right to alter or discontinue the rewards program at any time.

Please direct all questions to Christi Daughenbaugh, President.

Email: [cmdaughenbaugh@bordenhamman.com](mailto:cmdaughenbaugh@bordenhamman.com)

Direct Phone: 214-420-4120