

MORGAN WHITE GROUP ZURICH AME/CI PRODUCER BONUS PROMOTION NEW BUSINESS, FOURTH QUARTER 2025

PROMOTION PERIOD: Promotion will run from 12:00 am ET on October 1, 2025, through 12:00 am ET on January 1, 2026 (the Promotion Period”).

ELIGIBILITY: The Promotion is open to all Morgan White Group producers (the “Producers”) in the United States who sell Zurich’s Group Accident Medical Expense (“AME”) or Critical Illness (“CI”) through Morgan White Group’s partnered association, Benefits Association Inc. (“BAI”).

HOW TO PARTICIPATE: During the Promotion period all Producers who meet the minimum sales thresholds below will be eligible for the bonus.

PROMOTION RULES:

- The Production bonus will have a 1-group minimum for the \$100 Production bonus payout. The group must include at least 5 employees.
- The Production bonus will have an additional payout for the first 50 employees (any number of groups) of \$250.
- The Production bonus will include a third payout for the first 100 employees (any number of groups) of \$500.
- Plans must be confirmed sold and stay on the books for at least 90 days.
- Effective dates of the plans must be from October 1, 2025, to January 1, 2026.

BONUSES: Bonuses will be awarded as described below:

Production bonus:

- \$100 payout for the first employer group sold (5 employee minimum)
 - No individual Producer limitation; overall Morgan White Group limitation of \$25,000 for Zurich AME/CI bonus opportunity
- \$250 payout for the first 50 employees sold (any number of employer groups)
 - No individual Producer limitation; overall Morgan White Group limitation of \$25,000 for Zurich AME/CI bonus opportunity
- \$500 payout for the first 100 employees sold (any number of employer groups)
 - No individual Producer limitation; overall Morgan White Group limitation of \$25,000 for Zurich AME/CI bonus opportunity

Bonus cannot be substituted, assigned, or transferred. Taxes and fees will be the responsibility of the Producer. Awards provided are in gross amounts. The value of any bonus awarded will be reported for tax purposes as required by law.

BONUS CALCULATION AND PAYMENT: Sales volume will be counted and finalized within ninety (90) days following the last policy sold effective date during the Promotion Period, no later than April 1, 2026. Producers will be notified no later than April 15, 2026 of their Bonus and will receive payment not later than May 1, 2026. Acceptance of a bonus constitutes permission to Sponsor to publish winner’s name and to use winner’s name and/or likeness for purposes of publicity, advertising, and trade without further compensation, unless prohibited by law.

APPLICABLE LAWS AND JURISDICTION: This Promotion is subject to all applicable federal, state, and local laws and regulations. Issues concerning the construction, validity, interpretation, and enforceability of these Official Rules shall be governed by the laws of the State of Illinois, without regard to any principles of conflict of laws. To the extent permitted by applicable law, all judgments or awards shall be limited to actual out-of-pocket damages (excluding attorneys' fees) associated with participation in this Promotion and shall not include any indirect, punitive, incidental and/or consequential damages.

WAIVER OF LIABILITY: By participating in the Promotion, all Producers agree to be bound by these Official Rules. Producer agrees to waive any and all claims against the Sponsor, and its parent corporation, its subsidiaries and affiliated companies, and all of their respective officers, directors, employees, representatives, agents, successors and assigns, and agrees that they will have no liability whatsoever for, and shall be held harmless by participants against any liability for any injuries, losses, damages, costs or expenses of any kind to person(s), including without limitation, personal injury and/or death, or property damage resulting in whole or in part, directly or indirectly, from participant's participation in the Promotion, or acceptance, possession, use, misuse, loss or misdirection of a bonus and for claims based on publicity rights, defamation or invasion of privacy and merchandise delivery.

GENERAL CONDITIONS: Sponsor reserves the right, in its sole discretion, to cancel, terminate, modify, extend, or suspend this Promotion. Sponsor is not responsible for: (i) incomplete, inaccurate, lost, interrupted or unavailable network, satellite, telephone networks or lines, cellular towers or equipment (including handsets), computer online systems, computer equipment, software, viruses or bugs, servers or providers, or other connections, availability or accessibility; (ii) unauthorized access to, or alteration of entries; or miscommunications, failed computer, telephone, cellular, satellite or cable transmissions, lines or other technical failure; (iii) computer hardware or software malfunctions, failures or difficulties; (iv) any other errors or malfunctions of any kind, whether human, technical, mechanical, electronic or network, including, without limitation, any errors which may occur in connection with the Promotion; or (v) any inability of a Producer to accept the bonus (or any portion thereof) for any reason. Persons who tamper with or abuse any aspect of the Promotion or any website used in connection therewith, as solely determined by Sponsor, will be disqualified.

Sponsor:
Zurich American Insurance Company
Address: 1299 Zurich Way
Schaumburg, IL 60196



Promotion Administrators:
MWG Broker Services
(a division of Morgan White Group)



The Accident Medical Expense and Critical Insurance are underwritten by Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, 1-800-987-3373 (NAIC # 16535).

2025-45-A