



## Star Producer Incentive Program



### Star Producer Incentive Program

At Renaissance, we want to make you the star by providing your clients with quality products, exceptional customer service, and generous commissions. Our incentive structure rewards writing agents for new business while reinforcing our partnership when you keep business with us. Plus, our qualification period runs from **July 1st through June 30th**, giving you time to reach for the stars and earn more.

That means you'll benefit from an incentive structure that **Stands Out** year after year.

### Here's How It Works

- ✓ Points are awarded for Dental, Vision, Basic Life, Voluntary Life, Accident, Short-Term Disability, and Long-Term Disability sold through Renaissance. **AD&D will not count as a line of coverage.**
- ✓ Points are based on the number of insured lives. If a plan has multiple coverages, insured lives is determined by the coverage with the highest number of insured lives.
- ✓ **Earn Bonus Points!** More lines of coverage sold with each case means more points, resulting in a higher producer status and a higher incentive.
- ✓ New business points are derived from the first bill on which coverage appears. Premiums on the first bill for coverages on a Renaissance-issued contract are annualized for new business bonus payment calculations.

| QUALIFYING LIVES | POINT VALUES PER LINE |
|------------------|-----------------------|
| 2-24 lives       | 1 point               |
| 25-99 lives      | 2 points              |
| 100+ lives       | 3 points              |

### Become A Star Producer

The number of points earned for the qualification period will determine your **Star Producer** status and your incentive at the corresponding percentage:

Qualification period: July 1st through June 30th

| PRODUCER STATUS               | POINTS    | ANNUALIZED SALES PREMIUM PER CASE |             |
|-------------------------------|-----------|-----------------------------------|-------------|
|                               |           | First \$100K                      | Next \$400K |
| ★ <b>Gold Star Producer</b>   | 60 points | 10%                               | 3%          |
| ★ <b>Silver Star Producer</b> | 40 points | 7%                                | 2%          |
| ★ <b>Bronze Star Producer</b> | 20 points | 4%                                | 1%          |

For example, Valerie sells one case with five lines of coverage at 100+ lives, five cases with eleven lines of coverage at 25-99 lives, and twelve cases with twenty three lines of coverage at 2-24 lives, earning her the **Gold Star Producer** Incentive:

| LINES SOLD   | DENTAL | VISION | LIFE | LTD | STD | POINTS | TOTAL     |
|--|--------|--------|------|-----|-----|--------|-----------|
| 100+   | 1      | 1      | 1    | 1   | 1   | x3     | 15        |
| 25-99  | 5      | 3      | 1    | 1   | 1   | x2     | 22        |
| 2-24   | 12     | 6      | 2    | 2   | 1   | x1     | 23        |
| ★ <b>Gold Star Producer = 10% Incentive On All Lines!*</b> |        |        |      |     |     |        | <b>60</b> |



Valerie earned 60 points and qualified for the **Gold Star Producer** incentive of 10%\* of premium on all coverage lines sold!

\* 10% on the first \$100K of paid premium per case; 3% on the next \$400K; capped at \$500k.<sup>1</sup>

# Watch your *Star Rise*

## Star Persistency Program

Earn even more with our Star Persistency Incentive Program. Producers that have qualified as *Silver* or *Gold* Star Producers can earn additional incentives on existing business based on their persistency:

- ✓ Persistency will be calculated based on cases in-force with Renaissance at the beginning of the qualification period.
- ✓ Points for all cases in-force will be determined at the beginning and end of the qualification period.
- ✓ The persistency will be calculated by dividing the number of points at the end of the qualification period by the number of points at the beginning of the qualification period for the same cases.



| PRODUCER STATUS     |                             | PERSISTENCY %        | 2ND/3RD/4TH POLICY YEAR                                |                                      | 5+ POLICY YEAR                      |                                      |
|---------------------|-----------------------------|----------------------|--|--------------------------------------|-------------------------------------|--------------------------------------|
|                     |                             |                      | 1st \$100K of paid premium per case                    | Next \$400K of paid premium per case | 1st \$100K of paid premium per case | Next \$400K of paid premium per case |
| <b>Super Star</b>   | <i>Gold Star</i> Producer   | 90%+ Persistency     | 4%   | 2%                                   | 8%                                  | 2%                                   |
|                     | <i>Silver Star</i> Producer | 90%+ Persistency     |  |                                      |                                     |                                      |
| <b>Shining Star</b> | <i>Gold Star</i> Producer   | 80-89.9% Persistency | 2%   | 1%                                   | 4%                                  | 1%                                   |
|                     | <i>Silver Star</i> Producer | 80-89.9% Persistency |  |                                      |                                     |                                      |
| <b>Rising Star</b>  | <i>Gold Star</i> Producer   | <80% Persistency     | <b>Incentive Paid on Qualifying New Business Only!</b> |                                      |                                     |                                      |
|                     | <i>Silver Star</i> Producer | <80% Persistency     |  |                                      |                                     |                                      |

NOTE: (1) Premium on any one case will be capped at \$500,000 for calculating the incentive for new business or renewal. Premium on any case not in-force at the end of the qualification period will be excluded when calculating the incentive for renewal business. (2) Incentives on new business are calculated on annualized sales premium. Incentives on renewal business are calculated on premiums paid/posted within the qualification period. Incentives for ASO plans are based on fees. (3) Final determination of qualification and payment rests solely with Renaissance. (4) All qualification requirements for the Renaissance Star Producer Incentive Program assume all new business and in-force cases are controlled and serviced by one entity, with a single location, regardless of the number of producers at that location. (5) General Agents and Third Party Administrators are not eligible for this incentive program.



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