

## REFERRAL PROGRAM

### WHAT IS IT?

IRWIN FINANCIAL GROUP WILL AWARD OUR PRODUCING AGENTS A BONUS CHECK FOR SENDING US QUALITY REFERRALS. IF THE REFERRAL SUBMITS \$1,000,000 IN PAID PREMIUM DURING THE FIRST 12 MONTHS HE/SHE IS WITH IFG, THE REFERRING AGENT WILL RECEIVE \$5,000. (BEGINNING OF 12 MONTH PERIOD WILL BEGIN WHEN THE REFERRAL CARD IS TURNED IN).

### How does it work?

1. Simply fill out an "Introduction Card" with some very basic information for each referral.
2. Mail, fax or complete on line to the address/phone number noted on the card.
3. Once your referred agent submits a piece of business you will be notified and provided the amount of your potential bonus.

### **RULES (sorry, no exceptions):**

1. This program is for active producers only. An active producer is defined as an agent who holds at least one active appointment with Irwin Financial Group.
2. A new agent is defined as an individual who had no new business paid via Irwin Financial Group prior to June 1, 2007.
3. There is no limit on the number of bonuses paid.
4. The referral has to be put at street level.
5. Bonuses will be paid quarterly.
6. Carriers include: Legacy, American Equity, ING, Forethought and Allianz (Subject to change).
7. Referral bonuses are not transferable.
8. If a referral bonus is paid and the new case does not stay in force, the bonus is due back to Irwin Financial Group within 30 days.
9. No referral bonus will be paid if an Introduction Card was not submitted. No card, no referral fee.
10. There will be no post-case referrals.