

GAFRI *Partner Points*



Your success. Your rewards.

Earn

Earn GAFRI Partner Points on premium paid beginning January 1, 2011, on eligible products from Annuity Investors[®] Life and Great American Life[®]. You'll earn one GAFRI Partner Point for every:

- ★ **\$25 in paid single premium** and
- ★ **\$5 in first-year flexible (payroll deduct) paid premium**

Track

Track your progress online by logging on to the secure agent website at www.GAFRI.com/PartnerPoints. Please note that you must have an active login with www.GAFRI.com in order to view points, view award choices and redeem points.

Redeem

GAFRI Partner Points are redeemable once **30,000 points** have been earned and credited (\$750,000 in paid single premium, \$150,000 in paid first-year flex, or a combination thereof). Now, you have the ability to select how you would like to be rewarded, with thousands of items in many different categories. From hot air balloon rides to new tires for your car, the possibilities are truly endless—and the choice is all yours.

As an added incentive, your production now qualifies you to participate in **GAFRI Partner Points Elite**. Your Silver, Gold or Platinum status provides extra benefits—and more points!

For more information about this exciting program, visit www.GAFRI.com/PartnerPoints.

Terms and Conditions

To earn and redeem points, you must hold an active contract with a GAFRI insurance subsidiary and be active and in good standing. Redeemable points earned in 2011 will be carried over to the next program year. If points are pending as of the December 31, 2011 program reporting, 50 percent of the pending points will be carried over. Please note that these points will remain in pending status until the 2012 program minimum points requirement is met.

GAFRI, at its sole discretion, may extend, modify or terminate this incentive program at any time. For a full list of terms and conditions, please refer to the GAFRI Partner Points website, accessible at www.GAFRI.com/PartnerPoints.

