



Nationwide®
is on your side

**NATIONWIDE EMPLOYEE BENEFITS®
AGENCY BONUS PROGRAM**

A rewarding way to grow your business.

Nationwide appreciates what brokers do everyday to serve their clients. That's why we offer a wide range of solutions to help you meet the ever-changing needs of your clients. And we like to reward you with perks for being such a valued partner.

Agencies can qualify for new business and retention bonus programs independently. Bonus rewards are in addition to standard commissions.

NEW BUSINESS

Your ability to bring in new clients is your biggest asset. The new business program is based on the number of employee benefit contracts sold. Here's how we reward you:

NUMBER OF PRODUCTS SOLD	BONUS PAYOUT
Life, Voluntary Life, Dental, Vision, STD, LTD, Ca\$hBack SM	
10-19	2%
20-29	3%
30+	4%

More details:

- ✦ Applies to new business accounts and new products added to in force NEB accounts with an effective date in the calendar year
- ✦ Account must be in force on January 1 of the year following the effective date in order to qualify for bonus
- ✦ Bonus payout on annualized premium
- ✦ A minimum of ten lines of coverage is required with no minimum premium requirement
- ✦ Maximum annualized premium of \$100,000 per product on any one case

Note: exceptions for large cases may be negotiated separately for new business and retention bonuses.

BUSINESS RETENTION

Your ability to retain business is essential to the success of your business' growth. Here's how we reward you:

ANNUAL RETENTION		BONUS PAYOUT
Life, Voluntary Life, Vision, STD, LTD, Ca\$hBack SM		Dental
85-89%	80-84%	1%
90-94%	85-89%	1.5%
95%+	90% +	2%

More details:

- ✦ Minimum in force block of \$150,000 for agency (total earned premium for prior year on in-force cases as of January 1 of the following year)
- ✦ Minimum 10 in force products for independent agencies
- ✦ Bonus paid on total earned renewal premiums in prior year
- ✦ Maximum earned premium of \$100,000 per product on any one case
- ✦ A retention baseline is calculated from total number of lines of coverage in force as of December 31*
- ✦ The percentage of policy lines of coverage in force one year later determines the retention bonus payout*

*Example: if an agency has 100 products in force as of 12/31/2017 and 87 of those policy lines of coverage are still in force as of 12/31/2018, this would calculate to an 87% retention.

To learn more about how the agency bonus program works contact your Regional Group Manager, call us at **888-674-0385** or visit **nationwide.com/NEB**.