



# FOUNDER'S MONTH 2021

September 20 - October 22

## FOUNDER'S MONTH QUALIFICATIONS Final Expense Division

From its humble beginnings in 1965, Security National set out to protect families and help its agents succeed. Our company has grown from a handful of agents in a storefront office to a successful, publicly-traded company serving families across the nation during their times of need. As our growth continues, we remain committed to these founding principles. Each year, we take time to honor Security National's history of excellence and reward our agents by holding Founder's Month, our largest contest of the year.

### Security National

Family of Life Companies



Visit [SecurityNationalLife.com/finalexpense-founders-month](https://SecurityNationalLife.com/finalexpense-founders-month) for more details.



# FOUNDER'S MONTH 2021

September 20 - October 22

## 2021 CONTEST RULES

All business received September 20, 2021, through October 22, 2021, will count toward the contest (Policies submitted to the Home Office with an immediate draft or a future draft date must have a valid EFT form with the 1<sup>st</sup> draft scheduled within 30 days of the date of application and needs to be received in the Home Office by 10:30 AM MDT. For policies whose cash with app will be a check, the actual application and payment need to be in the Home Office by 10:30 AM MDT (Mountain Daylight Time) on Friday, October 22, 2021).

If you choose to overnight an application, please use UPS and/or FEDEX if you want your apps guaranteed in the Home Office by Friday, October 22, 2021. The postal service does not guarantee arrival by 10:30 AM. You can electronically upload your application through the Agent Portal by 10:30 AM, MDT (Mountain Daylight Time) on Friday, October 22, 2021.

Bonuses and cash prizes will be based on Annualized Premium. All cash prizes will be awarded with a check, to be delivered by December 24, 2021. Agents must be in good standing with the company and have a first year persistency (P1) of at least 80% and a positive advance balance (as of the end of the contest - October 22, 2021) in order to receive any prize money - this includes bonus commissions. (P1/P2 Persistency must be at least 75% at the end of the contest.)

\*Annuities and terminated policies will be excluded from all production totals. See pages 3-4 for additional details on our Bonus Commission Weeks and Multi-week Bonuses.



**Our Founder George Quist**

### THE STORY BEHIND THE CONTEST:

In the early fall of 1966, Security National was celebrating its first full year in business. During that year, George Quist had added several new and hungry agents to his company, many of whom had left jobs in other industries that did not require them to “dress up” for work.

After noticing that some of these agents wore the same suit multiple times a week, George decided to have a sales contest where these new agents could earn clothing suitable for working in the insurance business. He devised a program that challenged these agents to help families and to reward agents based on their performance; thus, Founder's Month was born.

We've moved away from awarding suits, but Security National's appreciation for its agents remains the same!

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# 2021 BONUS CONTESTS

## Final Expense Qualifications

Our Bonus Contests help you supercharge your Founder's Month earnings. You can earn extra commissions, reach a higher bonus level, or get rewarded for consistently submitting apps. Bonus Contest Weeks are announced after the end of Founder's Month, so make sure to treat each week like it could be a bonus week!



### BONUS COMMISSIONS WEEK RULES

During Bonus Commissions Week, each additional app you submit earns a higher commission. You could earn up to double commissions on each app!

Bonus paid off of application received date, not paid date. Bonus commissions will be calculated based on the advance rate originally assigned to the policy. If a policy terminates for any reason within six (6) months, the bonus commission will be charged back against your next advance.

\*\*Standard Advance Rates apply. See chart on page 4 for additional details.



### BONUS PRODUCTION WEEK RULES

Boost your production numbers so you can earn a larger Founder's Month Bonus! During Bonus Production Week, each additional app you submit builds extra production that will be applied to your cumulative Founder's Month contest production.

Bonus paid off of application received date, not paid date. Bonus commissions will be calculated based on the advance rate originally assigned to the policy. If a policy terminates for any reason within six (6) months, the bonus commission will be charged back against your next advance.

\*\*Standard Advance Rates apply. See chart on page 4 for additional details.



### MULTI-WEEK BONUS

Consistency is the key to success! It's also the key to earning an extra bonus. Submit a minimum of 5 policies each week for 3, 4, or 5 of the 5 weeks of our contest to earn an extra bonus!

Number of Weeks	Bonus
5 Apps for 3 Weeks	Get \$300
5 Apps for 4 Weeks	Get \$400
5 Apps for 5 Weeks	Get \$500

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# COMMISSIONS & PRODUCTION

## Final Expense Qualifications

Our Founder's Month contest gives you the opportunity to receive a bonus based on your production during the contest. Bonuses are paid according to the chart below:

PRODUCTION AMOUNT (ANNUALIZED PREMIUM) Contest Volume + Any Bonus Production Earned	FOUNDER'S MONTH BONUS
\$1 – \$3,999	2021 Commemorative Coin
\$4,000 – \$5,999	\$200
\$6,000 – \$7,999	\$350
\$8,000 – \$9,999	\$500
\$10,000 – \$12,499	\$750
\$12,500 – \$14,999	\$1,000
\$15,000 – \$19,999	\$1,250
\$20,000 – \$24,999	\$1,500
\$25,000 – \$29,999	\$1,750
\$30,000+	\$2,000

All production is measured in Annualized Premium and must be received in the Home Office by 10:30 AM MDT (Mountain Daylight Time) on Friday, October 22, 2021. Annuities and terminated policies are excluded from the contest.

## BONUS CONTEST DETAILS

At the end of Founder's Month, two (2) of the five (5) weeks will be picked by our auditors (weeks can be the same). One (1) of those weeks will be designated Bonus Commission Week and the other one will be designated Bonus Production Week.

### Bonus Commissions Week

Bonus commissions are calculated in the order applications are received during the bonus week. If more than one (1) application is received on the same day, the lowest commission policy will be calculated as your first application received and then continue upward. (See chart for percentages paid) Bonus commissions will be paid by December 24, 2021.

### BONUS COMMISSIONS & PRODUCTION CHART

1st App Received	Has Zero (No) Additional Value
2nd App Received	25% Additional Commission/Production
3rd App Received	50% Additional Commission/Production
4th App Received	75% Additional Commission/Production
5th App Received	100% Additional Commission/Production
Each Additional App	100% Additional Commission/Production

### Bonus Production Week

Bonus Production is calculated based on the same rules as Bonus Commissions (see chart) and will be applied toward your cumulative production for the Founder's Month Contest. Agent's Founder's Month Bonus will be based on their combined contest production + bonus production.

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