

ICCS

RETIREMENT INCENTIVE FOR AGENTS

How much more income could you generate if you had an option that paid you a lump sum when the time was right? ICCS Retirement Incentive is an industry first program where ICCS Agents can receive a lump buyout payment on the value of their annual commissions when the time is right, like retirement. A perfect exit strategy option for Agents.



Setting New Standards

ICCS Retirement Incentive is the only Agent exit strategy solution in the industry that provides you exciting options to enjoy the rewards of your hard work by paying you 1½ times your annual commission value.

"Thank you ICCS for introducing this exciting program. You continue to impress me with your focus on my success. I always wondered how to cash out. Having this lump retirement option is fantastic."

- ERIC TORRES

Why Choose the Retirement Incentive

- Guaranteed lump cash for a new house, car or college tuition.
- Protect against the future of Social Security, 401k, IRAs or other accounts to meet emergencies.
- Guaranteed income to guard against carrier, master agent or customer terminations.
- Diversify and combine the security of monthly payments with the flexibility of a lump sum payment when you need it.

Example

If you averaged \$20,000 in ICCS monthly commissions, our Retirement Incentive program gives you the option to request a one-time lump sum payment of **\$360,000** (\$20,000 commission x previous 12 months average x 150%) in month 13 versus receiving future monthly payments.

¹ICCS Agent minimum of 24 months.

Get Started Today

- For more information, visit www.ICCSagency.com or contact ICCS Channel Support Team at 877.292.4227 or support@iccsagency.com.

FAQ

RETIREMENT INCENTIVE

Q: Why are you offering this program?

A: Our industry first program is another way to show appreciation to our valued agents. Many of our agents have been looking for a program that allows diversity and combines the security of monthly payments with the flexibility of a lump-sum payment when you need it. We strive to offer new and exciting programs that bring value to you.

Q: How do I sign-up for the program?

A: You must be an active ICCS Agent vested in the program for 24 months from the execution of the agreement to be eligible for a lump-sum payout. A copy of the agreement is provided on our website at: <http://www.iccsagency.com/wp-content/uploads/2013/07/ICCS-Retirement-071613.pdf>

Q: If I sign up for the program do I automatically cash out after 24 months?

A: No. The program is completely optional, but you must complete the agreement as your first step to begin your 24 month vesting period. This industry first offering will pay you 1½ times your annual commissions' value when the time is right for you.

Q: Will I be forced to cash out?

A: No. Our retirement program is completely optional and you can request a partial or full lump-sum payout for any reason, such as a new house, college tuition, income diversity, etc. How you use the payout is completely up to you.

Q: If I decide to take a lump-sum payout, am I required to cash-out my entire monthly residual commission, or can I cash out on just a portion of my monthly commission?

A: It's totally up to you. You select how much of your monthly base commission you want in a lump-sum payout. For example, if you currently receive \$50,000 in monthly base commission and want to receive a lump-sum payout against \$20,000 of the \$50,000, you would receive a lump-sum payout of \$360,000 (\$240,000 annual value times 1½), PLUS still receive \$30,000 in monthly residual commissions. You must submit a request to your Channel Director for payout and certain factors may affect payout lump-sum options (e.g. known contract losses, etc.).

Q: I don't want a lump-sum payout. Can I just let my residual commission dwindle away?

A: No problem. You do not ever have to utilize our retirement program; however, you must be vested in the program for 24 months before you can request a lump-sum payout. If you decide at some point in the future that you would like to cash out, the money will be available.

Q: Who should I call with additional questions?

A: For more information, please contact your ICCS Channel Support team at 877.292.4227 or support@iccsagency.com.