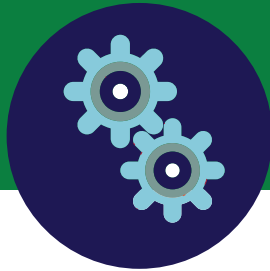




ANNUITY E-APP CONTEST

OFFICIAL DATES: FEBRUARY 1 - MAY 31, 2020



Agents, like you, are loving Atlantic Coast Life Insurance Company's E-App because it's fast and efficient! In fact, E-App Usage has more than doubled in the last 9 months. To celebrate this trend, Atlantic Coast Life Insurance Company, in conjunction with affiliate Sentinel Security Life Insurance Company, is kicking off the year with its **2020 Annuity E-App Contest!**

Whether you are a first-time user or an E-App expert, this contest has something in store for everyone. Join the fun and see for yourself just how rewarding the E-App can be! See contest details below.

USING THE E-APP FOR THE FIRST TIME?

Win
\$100
for every annuity
E-App submitted

Agents who have never used the E-App prior to February 1, 2020, will receive \$100 per submitted annuity E-App, up to a max of \$1,000.

Bonus will be paid on the same statement as the commission.

USE THE E-APP ALL THE TIME?

Win
THE GRAND
PRIZE OF
\$2500
in our raffle!

Submit an annuity E-App for a chance to win a commission bonus! From February 1st - May 1st, 2020, agents who have used the E-App previously will be entered into a drawing with each annuity E-App that is submitted.

The drawing prizes range from \$500 to a grand prize of \$2,500.

There will be one \$2,500 award, three \$1,500 awards, five \$1,000 awards, and five \$500 awards.

The drawing will be held after the contest period and the E-app commission bonuses will be paid on the agent's commission statement.

E-APP BENEFITS

- Fastest time to issue
- Policy Number within 2 minutes
- Avoid missing requirements
- Expedited Transfer Paperwork

To access the E-App, sign into the Agent Portal and click on Electronic Application.

In addition to the contest qualifiers listed in this document, Atlantic Coast Life Insurance Company & Sentinel Security Life Insurance Company remind you of your continuing obligation to stay current on, and abide by, all state regulations governing Agents and the terms and policies outlined in the Agent Agency contract that you entered into with the Atlantic Coast Life Insurance Company.