

Warm Lead Program Agreement



1. Participation in the NFS Marketing Warm Lead Program requires an agent to initially contract and maintain an active contract with all of the specified core carriers.
2. The core carriers which require contracting are National Life Group/Life of the Southwest and Assurity Life. Additional carriers may be added to the group of required contracts when identified as beneficial for the programⁱ.
3. A contract and background check must be completed and approved. This includes the carriers using Just-in-Time contracting processes, where the full background is run after the first application is submitted.
4. An agent must remain active and in good standingⁱⁱ with the core carriers and NFS Marketing.
5. Regular production is required to maintain each active contract and continue with the program.
6. Eligible agents must live in a populated areaⁱⁱⁱ for ease of generating the leads.
7. Each life or annuity application that is submitted, issued, and paid with eligible carriers will generate two warm leads. Lead Redemption Form and Production must be verified prior to the two warm leads being provided.
8. Issued and paid production with optional life or annuity carriers through NFS Marketing maybe eligible for the Warm Lead Program. The required core carrier contracts must remain active. Medicare Supplement, Medicare Advantage, and Accident products are not eligible.
9. Lead redemption form must be completed and submitted to NFS Marketing within 30 business days in order for business to be eligible for Warm Lead Program. Agent is responsible for obtaining, completing, and sending documentation to NFS Marketing directly.
10. A warm lead is a business owner or employee who has expressed an interest in talking with an identified agent. The lead will provide specific information including, but not limited to: Name, Date of Birth, Height and Weight, Tobacco Use, Health Conditions and/or Medications.
11. Pre-set appointments are not provided. It is the responsibility of the identified agent to contact the lead immediately, while it is still warm, to set an appointment and assess their specific needs.
12. Any production that results from the provided leads, must be written through an NFS Marketing carrier. Minimum life or other premium is \$25.00 monthly. Minimum annuity premium is \$10,000 per case.
13. Warm leads are not replaced if an appointment is not set or a sale is not made.
14. Final eligibility and guidelines are determined by NFS Marketing. The Warm Lead Program will be evaluated and may be discontinued as needed.

Signature below acknowledges that the Warm Lead Program guidelines have been provided and accepted.

Agent Name

Date

This is not a carrier-sponsored lead program. Program became effective 7/22/14. Revised 6/9/15.

ⁱ No dual contracts or inability to transfer existing contracts from other marketing companies.

ⁱⁱ No debit balances are permitted.

ⁱⁱⁱ Populated area defined as 30 mile radius around business address of agent having 50,000+ individuals.