



Flexible Premium Fixed Deferred Indexed Annuity

8 Is Great! \$200 App Bonus Program

Eligibility

- Applications submitted on the AdvanceMarkSM fixed indexed annuity from OM Financial Life Insurance Company.
- Applications must be received May 17, 2010, through August 13, 2010.
- Commissions must be paid on applications by September 30, 2010, to be eligible.
- Producers must: (1) be the writing agent; (2) be licensed, contracted, appointed, and in good standing with Legacy Marketing Group[®]; and (3) have no outstanding chargebacks, debit balance, or monies owed to Legacy at the close of the qualification period.

Payment

- Bonus amounts are payable to the primary writing agent on eligible applications (split cases will be given to the first agent listed on the application, i.e., the primary writing agent).
- \$200 will be awarded for each eligible application.
- Bonuses will be paid within 45 days following the date commissions are paid, provided the free-look period is over.

General Guidelines

- Bonus will not be paid on same-company transfers made by exchange, surrender, partial withdrawal, or penalty-free withdrawal.
- Should Legacy Marketing Group[®], an authorized company, or a policyholder within the free-look period cancel a contract for any reason, bonus will not be paid on any refunds of premium. If a bonus has already been paid, the bonus amount will be charged back.
- Applications received during the eligibility period with the same Owner Social Security number will count as a single application, except where one application is for a qualified contract and the other application is for a nonqualified contract.
- All bonus amounts will be reported as income earned in the year distributed, and a 1099 will be issued. We recommend that you consult a tax adviser regarding any tax ramifications.
- This promotion is offered solely by Legacy Marketing Group[®], and Legacy, at its sole discretion, reserves the right to determine participant eligibility and final payment of bonus, and to revise the guidelines as needed, effective upon notice to participants via LegacyNet[®].

AdvanceMarkSM flexible premium fixed deferred indexed annuity is issued by OM Financial Life Insurance Company, Baltimore, MD. Product is distributed by Legacy Marketing Group[®]. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details.