



United National Life Insurance Company of America (UNL)
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UNITED NATIONAL LIFE'S 2025 4TH QUARTER BONUS PROGRAM

For qualified Shield Series Products: Short-Term Home Health Care Shield, Hospital Indemnity Shield, Guaranteed Issue Hospital Indemnity Shield, Caregiver Shield, Dental Shield 2.0, Cancer and Cancer Shield 2.0 and Final Expense Shield applications

SUBMITTED BETWEEN OCTOBER 1 AND DECEMBER 31, 2025.*

**Submit 5-10
Applications During Q4**

\$50

per application

**Submit 11-25
Applications During Q4**

\$75

per application

**Submit 26+
Applications During Q4**

\$100

per application

EXAMPLE OF HOW IT WORKS:

You Submit 26 Qualified Applications in Q4 = You Receive \$2,600!

Once you cross a higher threshold, the bonus retroactively applies to all previous qualified submitted applications!

Keep Track of your Bonus Earnings in our New 4th Quarter Bonus Tracker located in your UNL Agent Portal Account.

FOR AGENT USE ONLY - Cannot be distributed to the public or used in any consumer solicitation. *Must submit a minimum of 5 UNL Short-Term Home Health Care Shield, Hospital Indemnity Shield, Guaranteed Issue Hospital Indemnity Shield, Caregiver Shield, Dental Shield 2.0, Cancer and Cancer Shield 2.0 and Final Expense Shield applications to qualify between 10/1/2025 and 12/31/2025. Short-Term Home Health Care Shield, Hospital Indemnity Shield, Guaranteed Issue Hospital Indemnity Shield, Caregiver Shield, Dental Shield 2.0, Cancer and Cancer Shield 2.0, and Final Expense Shield applications can be combined in order to meet the application minimum and accumulate during the 4th Quarter of 2025. UNL will pay the per application bonus on qualifying business on applications submitted, signed and dated between October 1, 2025 and December 31, 2025. All applications must be received at the home office no later than 1/10/26 and must be effective, issued, paid and in force on 1/31/2026 to qualify. Bonus excludes any hospital indemnity, cancer, short term care, dental vision, dental shield and dental shield 2.0 internal replacements as well as any applications for increases/additions to existing policy benefits. Payouts will be processed no later than March 1, 2026. UNL has the exclusive right to change the program rules and payout amounts. Participation is based on meeting production minimums and the agent must be in good standing with UNL and comply with all state insurance rules and regulations. Split cases are not eligible. Business written on self or immediate family members will not count toward qualifying production. Premiums under \$15 monthly EFT or \$180 annually do not count toward qualifying production. Qualifiers must maintain a minimum persistency on qualifying business.