AGENT APPRECIATION PROGRAM

In an effort to show our continuing appreciation for our agents, Harbor Advantage has implemented a gift card agent appreciation program.

For each application submitted in any given calendar month, our agents will get their name "in the hat". At the end of each month, we will hold a drawing for the winners of the gift cards. The more applications that an agent submits, the better their chances! Our monthly winners will receive a \$50 gift card from their choice of the following locations:

Amazon, Cabella's, Bass Pro Shop, Gander Mountain, Dick's Sporting Goods, Lowe's, Home Depot, Best Buy, and Darden Restaurants (good at any of their participating locations – Red Lobster, Olive Garden, Long Horn Steakhouse, Season 52, Capital Grille, and Bahama Breeze)

Doing a split on an application? No problem; both agents will have their names entered. Prefer to send your business directly to the carrier? Not a problem; just fax us the first page of the application and your name will be entered.

As an extra incentive for those agents who refer potential agents to us, their name will be entered as well for each application the referred agent writes with us during their first year through Harbor Advantage.

In addition to our monthly drawings, we will also have a larger, quarterly drawing. The total number of applications submitted in any given quarter, by any given agent, will determine how many entries that agent will have in our quarterly drawing. The gift card amount doubles to \$100 for these drawings.

As with any program, there are a few rules and regulations to follow. To determine which month's drawing agents' names will be entered into; we will go by date of submission, not application date. In any given calendar year, a single agent may win a monthly drawing no more than six (6) times and a quarterly drawing no more than twice. Applications count toward our drawings only if the agent is properly contracted with that carrier through Harbor Advantage. Lastly, any agent carrying an outstanding debit balance with any carrier through Harbor Advantage will not be eligible for any drawings until such debit is paid in full.

Many carriers are scaling back on their trips and incentive programs. We know a \$50 or \$100 gift card is no trip to the Bahamas. It is our way of saying thank you, during these challenging financial times. And most importantly, we want our agents to know just how much we appreciate their business.

