



# NDMG 1035 VISA® INCENTIVE CARD PROGRAM

## QUALIFICATIONS

1. Agent must be appointed with National Design & Marketing Group (ND&MG) and have their commissions assigned to NDMG.
2. Agent must sign NDMG 1035 Visa Incentive Card Program Agreement and Authorization.
3. Agent must email/fax copy of business and signed agreement and then overnight application(s) to the insurance company. Business submitted to ND&MG must be in good order.
4. 1035 transfer must include current statement verifying funds are available. ND&MG will then call client's transfer company to verify funds are available for transfer after necessary underwriting if applicable.
5. Once application is processed by the insurance company, provided a policy number, telephone interview completed and approved and the transfer paperwork is sent out to transfer company, ND&MG will verify transfer company has the information needed to process the transfer. This process can take 3 – 7 business days (usually 72 hours).
6. Qualified agents will receive a commission advance on a case by case basis starting at 25% on their first application maximum of \$1,000, 30% on 2<sup>nd</sup> application with a maximum of \$2,500, 40% on 3<sup>rd</sup> application with a maximum of \$3,500 and increasing up to 50% per application with a maximum of \$5,000 on the any applications after that. Balance will be paid upon issue. Any exceptions made on a case by case basis must be approved by ND&MG. Maximum outstanding advances at any one time is \$10,000.



Card issued by West Suburban Bank pursuant to a license from Visa U.S.A. Inc.  
Card can be used at any merchants that accept Visa debit cards.