

AFCO Rewards Program Overview

The Rewards Program is our way of saying thank you to our loyal agents, like you.

AFCO Rewards Website

<http://afcorewards.engagementlink.com>

Username: 1877test1

Password: test

Earning points is easy. Just follow these simple steps:

1. **Sign Up** – Your sales representative will activate your agency’s account once you have designated a primary contact within your agency for this Program.
2. **Customize your Rewards Program** – work with your sales representative to determine the best way to use the Rewards Program, whether by awarding points to individual associates or keeping all the points in one account at the agency level.
3. **Start earning points** – earn 1 point for every \$2,000 financed through AFCO (eligible states only)
4. **Redeem your points** for great luxury items such as electronics, travel, jewelry and other top quality name-brand merchandise. Please use the link and info above to browse our rewards catalog.

Rewards Program Qualifications:

- Agent must be in good standing with AFCO and maintain less than a 10% cancellation ratio.
- Premium finance agreements must be entered into with an insured located in an eligible state and must be a commercial insurance account for points to be rewarded. Accounts for Insureds in the following states are ineligible: MI, NV, NC, SC, AL, MD, NY and VA.

Frequently Asked Questions:

Q. Is the AFCO Rewards Program in lieu of any compensation I am receiving now?

A. No, the Rewards Program is an extra benefit to you and will not affect any other programs or compensation you have in place.

Q. How do I access my Rewards Program account online?

A. Once you are enrolled in the Rewards Program, you will receive a username and password from our Rewards Program Manager.

Q. How do my Producers access their Rewards Program accounts online?

A. Once they are added to the Program, they will receive a welcome email with their own unique username and password.

Q. How can I redeem my points?

A. You can redeem eligible points at any time by logging onto the Rewards Website. Enter your username and password and start browsing the wide array of merchandise.

Q. Is there a limit to the number of Rewards points I can earn?

A. No, there is no limit. The more business you place with AFCO, the greater the Rewards Points you can earn. Also, you will start earning points from the first dollar financed if you are in good standing with AFCO.

Q. How do I track my Reward Points?

A. Sign on to the Rewards Website and check your points by selecting “my account” and then “point bank” from the top navigation bar. You will be able to view points awarded and redeemed.

Q. How much are my points worth?

A. Each point earned is valued at one dollar. Example: 100 points = \$100

Q. How long does it take to receive items I order?

A. All merchandise items are subject to availability. 99% of orders are shipped within 48 hours from the time the order is placed.

Q. How are taxes accounted for when redeeming points?

A. Sales tax is included in the redemption purchase price of merchandise. Redemptions exceeding \$600 under the Program in a calendar year will receive a 1099.

Q. Is there an annual fee to participate in the AFCO Rewards Program?

A. No, the Rewards Program is completely free – it is our way of thanking you for your business and your loyalty.