



# LISI CARRIERS' BROKER REWARD PROGRAMS

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## Ameritas

All Group Sizes

### Ameritas Second Quarter Broker Incentive

Ameritas is always looking for ways to reward their hardworking Brokers. April through June can be a slow season, so how about an extra \$500 to put a spring in your step!

#### Ameritas is giving their Top 50 Q2 Brokers \$500 Visa Gift Cards

Ameritas will tally up your NEW Ameritas cases with 25+ enrolled lives and effective dates between April 1 and June 30, 2017. When you add a new line of coverage to an existing case, they'll count that too! (new line of coverage must have 25+ enrolled lives and a Q2 2017 effective date) And then Ameritas will give you an extra point for each qualifying dental case that has electronic ID cards.

It all adds up to \$500 for the 50 Brokers with the highest scores. Ameritas will use the total enrolled lives for the qualifying cases to settle any ties.

### Ameritas Pay It Forward

Account Managers are instrumental to your success. When you visit the resource site, nominate your right hand man, or woman, to win a tumbler. Ameritas will draw for 4 tumblers the last Friday of each month, January through June, 2017.

#### **PAY IT FORWARD - OFFICIAL SWEEPSTAKES RULES:**

**NO PURCHASE NECESSARY. A PURCHASE OR TRANSACTION WILL NOT INCREASE YOUR CHANCE OF WINNING.**

Ameritas' sweepstakes consists of six separate prize drawings, each with 4 winners. Promotion period is through 11:59:59 p.m. CST June 30, 2017. Ameritas will select the winner in a random drawings from the eligible entries received on January 27, February 24, March 31, April 28, May 26 and June 30th, 2017. This sweepstakes is administered and sponsored by Ameritas Group, a division of Ameritas Life Insurance Corp. ("Ameritas") 475 Fallbrook Blvd. Lincoln, NE 68521.

**ELIGIBILITY.** Open to Account Managers that are nominated by Ameritas appointed producers. Entrants must be at least 18 years of age and currently legally residing in the United States. Void where prohibited by law. Employees of Ameritas and its affiliates, as well as their immediate family members (spouse, parent, child, sibling and their respective spouses), and those living in the same household of each are not eligible.

**PROMOTIONAL PERIOD.** The promotional period runs through 11:59:59 p.m. CST June 30, 2017. Ameritas will select the winner in six separate, random drawings from the eligible entries received.

**HOW TO ENTER.** By submitting your entry, you accept all sweepstakes rules, including those not listed here that may be added at Ameritas' discretion. Limit of one entry per person.

**PRIZE.** Verified winner will receive a drink ware tumbler, brand and color is at the discretion of Ameritas, valued at approximately \$20.00, shipped to the address given upon nomination. Odds of winning depend on the number of eligible entries received. Prize is nontransferable. No substitution will be made except at Ameritas' sole discretion. Ameritas reserves the right to substitute a prize of equal or greater value if a specified prize should become unavailable for any reason.

**GENERAL CONDITIONS.** Winners will be notified within 15 days of the drawing. Acceptance or use of a prize constitutes permission for Ameritas and its affiliates to use a winner's name and likeness for advertising and promotional purposes without compensation, unless otherwise prohibited by law.

Visit the [Ameritas resource site](#) for full details.

## Blue Shield

### Small Group

#### Trio Incentive Program (TIP)

The Blue Shield Trio Incentive Program (TIP) for small business brokers means a \$250 reward for each group plus \$25 per individual for Trio sales! TIP bonuses apply to groups beginning with May 2017 effective or renewal dates through January 2018 effective or renewal dates.

YOU CAN EARN	
\$250	when you close a small group sale that includes a Trio plan.
\$250	when you add a trio plan to a renewing group.
\$25	for each member who enrolls in a Trio plan as part of the initial sale or during renewal.

#### Who is eligible?

Independent brokers and individual brokers within an agency are eligible.

#### Smart help!

The [Blue Shield ZIP Code Finder Tool](#) is ready to help you ensure your clients are a great fit for the ACO network.

#### Program Rules

- Applicable for small groups (1-100 employees) with effective or renewal dates May 2017 through January 2018.
- \$250 group bonus awarded only when one or more members from that group enrolls in a Trio plan during installment (new groups) or renewal (renewing groups).
- For renewing groups, TIP bonuses are calculated using net new Trio membership in the renewal period.
- For new group sales, TIP bonuses are calculated using Trio membership at the groups installment.
- Brokers with renewing groups are eligible for both the group and member TIP bonuses if the group previously selected a Trio plan but did not enroll any members in a Trio plan.
- TIP bonus program applies to off-exchange sales and renewals only.
- All TIP bonus payouts are in addition to the standard commission structure currently in place.
- Brokers associated with General agents are eligible for the TIP bonus.
- TIP bonus payments will be made within 90 days of the groups effective or renewal date. The group must be active and in force.
- Any disputes over interpretation of these rules or payout amounts will be resolved at the sole discretion of Blue Shield.
- Blue Shield may amend or discontinue this program at any time.

# Kaiser Permanente

All Group Sizes

## Total Replacement Reward

You'll earn a one-time reward when you establish Kaiser Permanente as the sole carrier for your new or renewing groups with effective dates of January 1, 2017, through December 31, 2017. The Total Replacement reward is only available for each qualifying total replacement group sale made directly with Kaiser Permanente. Sales not made directly with Kaiser Permanente are not eligible for this award.

### New Groups

# OF SUBSCRIBERS	REWARD	# OF SUBSCRIBERS	REWARD
10 - 19 enrolled	\$1,000	50 - 199 enrolled	\$5,000
20 - 29 enrolled	\$2,000	200 - 499 enrolled	\$7,500
30 - 39 enrolled	\$3,000	500+ enrolled	\$10,000
40 - 49 enrolled	\$4,000		

- Groups that leave or break away from exchanges (e.g., CaliforniaChoice, Covered California, and Kaiser Permanente Choice Solution), associations, trust funds, unions, or professional employer organizations and select Kaiser Permanente as the sole carrier are not eligible for the Total Replacement reward program.
- A Total Replacement reward will only be paid once for a group. Under specific circumstances, there are a few exceptions when a Total Replacement reward may be payable more than once on a given group policyholder:
  - The employer group terminates their group policy with Kaiser Permanente and later adds Kaiser Permanente coverage with a Total Replacement after a minimum of two years.
  - A Total Replacement group adds another health plan and becomes slice. The slice carrier is subsequently replaced by Kaiser Permanente and the group becomes a Total Replacement after a minimum of two years has elapsed. The Total Replacement reward payout would be based on the existing business reward scale applicable at that point in time.
- If a group terminates within 90 days of its effective date, the Total Replacement reward will be rescinded.

### Existing Groups

# OF ADDITIONAL SUBSCRIBERS	REWARD	# OF ADDITIONAL SUBSCRIBERS	REWARD
5 - 9 enrolled	\$500	40 - 49 enrolled	\$4,000
10 - 19 enrolled	\$1,000	50 - 199 enrolled	\$5,000
20 - 29 enrolled	\$2,000	200 - 499 enrolled	\$7,500
30 - 39 enrolled	\$3,000	500+ enrolled	\$10,000

- The Total Replacement reward for existing groups is based on the additional Kaiser Permanente subscribers (net increase) added to Kaiser Permanente coverage.
- Solely moving any individual plan subscriber to the employer group-sponsored plan does not qualify them as an eligible subscriber for Total Replacement purposes.

### Rewards rules and conditions

- Participating brokers must be in good standing and appointed by
- Kaiser Permanente with a current signed Kaiser Permanente broker agreement and current license on file as of the group's or member's effective date. Brokers and consultants shall disclose to their clients all commissions and other payments made to them by Kaiser Permanente and Kaiser Permanente Insurance Company in compliance with all legal requirements.
- Bonuses and rewards are in addition to your regular sales commission and will be reported on Forms 1099 and 5500, and as otherwise required by law, including reporting required by California AB 2589.
- To receive bonus and reward payments, you must be the broker of record on the effective date the group qualifies for the reward.
- The maximum reward payment for any single group is \$50,000 for all rewards combined.
- Groups split among brokers for commission purposes will be considered split for group rewards at the same ratio as commissions.
- For group rewards, new members are those who have the same effective date as the date the group qualifies for the reward.
- Bonus and reward programs are subject to change at any time.

## Group Production Reward

Receive a one-time \$1,000 reward for the first 25 new members when you enroll new groups with effective dates of January 1, 2017, through December 31, 2017. Plus you'll get \$25 for every additional member enrolled after the first 25. Enrolled subscribers and each dependent count as members. New group sales made directly with Kaiser Permanente through CaliforniaChoice, or through Covered California for Small Business are eligible for this reward. This reward is a one-time payment for new group member sales only and it's not limited to employees.

- Rewards for all eligible new sales will be paid by Kaiser Permanente.
- For eligible sales not made directly with Kaiser Permanente, reporting from the participating agency may delay reward payments.
- Groups that leave or break away from exchanges (e.g., CaliforniaChoice, Covered California, and Kaiser Permanente Choice Solution), associations, trust funds, unions, or professional employer organizations and select Kaiser Permanente as the sole carrier aren't eligible for the Group Production reward program.

### Rewards rules and conditions

- Participating brokers must be in good standing and appointed by
- Kaiser Permanente with a current signed Kaiser Permanente broker agreement and current license on file as of the group's or member's effective date. Brokers and consultants shall disclose to their clients all commissions and other payments made to them by Kaiser Permanente and Kaiser Permanente Insurance Company in compliance with all legal requirements.
- Bonuses and rewards are in addition to your regular sales commission and will be reported on Forms 1099 and 5500, and as otherwise required by law, including reporting required by California AB 2589.
- To receive bonus and reward payments, you must be the broker of record on the effective date the group qualifies for the reward.
- The maximum reward payment for any single group is \$50,000 for all rewards combined.
- Groups split among brokers for commission purposes will be considered split for group rewards at the same ratio as commissions.
- For group rewards, new members are those who have the same effective date as the date the group qualifies for the reward.
- Bonus and reward programs are subject to change at any time.

# Principal Life

## Small Group

### Group Benefits 2017 Bonus Program

Increase your earning potential by working with Principal. Place new business and retain business with us, and you may be eligible for the group benefit bonus programs. Principal offers two types of bonus programs.

#### Production Bonus

The more you sell, the higher the bonus factor. Whether you've sold several smaller cases, or a just few larger cases, you can qualify for a production bonus one of two ways:

- New sale credits
- Premium production

If you qualify for both, your bonus is based on the formula that results in the higher compensation. The bonus factor is applied to a maximum of \$500,000 of annualized premium per coverage (dental, STD, LTD, life, vision and critical illness), per case.

#### Premium Used to Calculate the Bonus

COVERAGE	PERCENT OF PREMIUM	MAX PER COVERAGE PER CASE
Dental, STD, LTD, Life, Critical Illness	100%	\$500,000
Vision	50%	\$500,000

- The premium for voluntary and non-voluntary lines (i.e. non-voluntary STD and voluntary STD) is added together to determine annualized first-year premium. The one exception is voluntary term life, which is considered separate from group term life.
- Net of commission cases receive credit for the bonus program, and premium is included in the bonus calculation.
- The premium for employer-sponsored individual disability insurance and the fees for Total Management are not included in the bonus calculation.

#### Credits Bonus Calculation

A minimum of \$50,000 in new premium and 15 new sale credits are required to qualify.

**Credit Bonus Formula:** Bonus Factor x Annualized First-Year Premium = Production Bonus

# OF NEW SALES CREDITS	BONUS FACTOR	
	FIRST \$50,000	OVER \$50,000
15-19	2.0%	1.0%
20-24	3.0%	2.0%
25-49	5.0%	3.0%
50 and up	6.0%	4.0%

#### Premium Bonus Calculation

A minimum of \$500,000 in new premium and 3 new sale credits are required to qualify.

**Premium Bonus Formula:** Bonus Factor x Annualized First-Year Premium = Production Bonus

PREMIUM	BONUS FACTOR
\$500,000-\$749,999	1.0%
\$750,000-\$999,999	1.5%
\$1,000,000 & up	2.0%

#### Persistency Bonus

**Persistency Bonus Formula:** Bonus Factor x Renewal<sup>1</sup> Premium = Persistency Bonus

BONUS FACTOR	PERSISTENCY PERCENTAGE
3.0%	96%-100%
2.0%	93%-95.9%
1.0%	85%-92.9%

Self-funded dental, STD and vision are not eligible.

<sup>1</sup> Renewal premiums are based on the average monthly billed premium multiplied by the number of renewal months in the bonus year.

All bonus payments are paid in March of the following year.

# UnitedHealthcare

Small Group

## New Sales Bonus for Fully Insured Cases with 1-100 Eligible Employees, Q3 2017

UnitedHealthcare is offering a bonus to agents in California who sell new medical groups and grow their book of business with up to 100 eligible employees from July 1, 2017 through September 30, 2017. In order to be eligible for the bonus, agents must:

- Sell a combined total of at least 25 enrolled employees in new groups,
- Have a net change percentage of at least 100% during the bonus period, and
- Have a total of 200 enrolled employees in groups with up to 100 eligible employees on September 30, 2017.

Only agents permanently located in California are eligible for the bonus. The maximum bonus payable to any agent or agency is \$10,000.

Eligible new cases are new fully insured medical groups with up to 100 eligible employees located in California with effective dates from July 1, 2017 through September 30, 2017. The bonus is paid only on enrolled employees in new cases with effective dates during the bonus period.

Agents who meet the qualifying criteria will receive a bonus for each enrolled employee in eligible new cases. The bonus amount per employee is determined by the total number of enrolled employees in eligible new cases, according to the following table:

TOTAL OF ENROLLED EMPLOYEES AND ELIGIBLE NEW CASES DURING THE BONUS PERIOD	BONUS FOR EACH NEW ENROLLED EMPLOYEE IN NEW CASES*
25 - 49 enrolled employees	\$25
50 - 99 enrolled employees	\$50
100 or more enrolled employees*	\$100*

\* Up to the maximum bonus of \$10,000. Agents who achieve the "100 or more enrolled employee" tier will immediately hit the maximum bonus payment.

**Net Change Percentage and Book of Business Requirements:** Agents must have a net change percentage of at least 100% in their entire block of California groups with up to 100 eligible employees during the bonus period in order to be eligible for the bonus. The net change percentage is calculated by dividing the count of enrolled employees in California groups with up to 100 eligible employees on September 30, 2017 by the count of enrolled employees in California groups with up to 100 eligible employees on June 30, 2017. The net change percentage is rounded to the nearest one-tenth of one percent.

Agents must also have a combined total of at least 200 enrolled employees in their entire block of groups with up to 100 eligible employees on September 30, 2017 to be eligible for this bonus. The enrolled employee count will include the enrollment of new sales of eligible cases during the quarter.

**Bonus Example:** An eligible agent sells five new eligible fully insured medical cases with a total of 90 enrolled employees during the bonus period. The agent had a total of 1,000 enrolled employees in groups with up to 100 eligible employees on June 30, 2017, and 1,200 enrolled employees on September 30, 2017. The agent's net change percentage is 120.0% (1,200 divided by 1,000). The agent has met the new sales, net change and book of business qualifying criteria, and therefore earns a bonus of \$50 for each enrolled employees in the new eligible groups. The bonus paid is \$50 times 90 new enrolled employees, or \$4,500.

### Program Details:

- Only Agents of Record permanently located in California are eligible for this program.
- This special bonus program is paid only on new fully insured medical groups with up to 100 eligible employees located in California with effective dates from July 1, 2017 through September 30, 2017.
- Agents must sell a total of at least 25 enrolled medical employees during the bonus period to qualify for the bonus. In addition, agents must also have a net change percentage of at least 100.0% in their entire block of groups with up to 100 eligible employees located in California during the period from July 1, 2017 through September 30, 2017 in order to be eligible for the bonus. The net change percentage is calculated by dividing the count of enrolled employees in California cases with up to 100 eligible employees on September 30, 2017 by the count of enrolled employees in California cases with up to 100 eligible employees on June 30, 2017. The net change percentage is rounded to the nearest one-tenth of one percent. All sold business must be active and the selling agent must remain the Agent of Record on September 30, 2017 to be included in the bonus calculations.
- Agents must also have a combined total of at least 200 enrolled employees in their entire block of groups with up to 100 eligible employees on September 30, 2017 to be eligible for this bonus.





- The maximum bonus payable to any agent or agency is \$10,000. Agents who achieve the “100 or more enrolled employee” tier will be impacted by the \$10,000 maximum bonus payment.
- The enrolled employee counts will be derived from the medical plan only, and will be based on the number of enrolled medical employees as of the group’s effective date for eligible case. UnitedHealthcare’s determination of group and enrolled employee count is final.
- All bonus payments will be made to the agent or agency to which the commissions are paid. The bonus will be paid after the bonus period is over and when all information required for verification of enrollment data and calculation of the bonus is available.
- For dual or multiple broker arrangements, enrolled employee credit will be allocated in the same proportion as the commissions are split on the case. Fractional credits will be used in the calculation, and credits will not be rounded to the nearest integer.
- General Agents are not eligible for the bonus.
- Designation as a case with up to 100 eligible employees will be made in accordance with our rules and state and federal regulations, regardless of the group’s actual enrollment or eligible employee count. Cases transferring into the up to 100 eligible employees segment from another UnitedHealth Group subsidiary, business segment or case size segment will not be considered new business for this bonus program. Agent of Record changes on existing UnitedHealthcare cases will not be credited as new business for this bonus program.
- Special rules apply to payment of bonuses for non-commissionable customers and customers referred to as “Governmental Entities” in the UnitedHealthcare Agent/Agency Agreement. Non-commissionable governmental entity cases are not eligible for any bonus program. We require written customer acknowledgment and approval before paying bonuses on other non-commissionable customers, and on commissionable governmental entity customers. Any limits on compensation in the RFP, RFI, bid specifications or other written instructions for governmental entities cannot be exceeded. Please refer to the Producer Compensation Policies and Practices in the Producer Performance Guide for more information.

All terms and conditions of the UnitedHealthcare Agent/Agency Agreement and the Producer Performance Guide apply to all compensation programs. This Bonus Program is offered at the sole discretion of UnitedHealthcare and can be terminated or modified by UnitedHealthcare at any time and without notice.

### New Sales Bonus for Fully Insured Cases with 1-100 Eligible Employees, Q4 2017

UnitedHealthcare is offering a bonus to agents in California who sell new medical groups and grow their book of business with up to 100 eligible employees from October 1, 2017 through December 31, 2017. In order to be eligible for the bonus, agents must:

- Sell a combined total of at least 25 enrolled employees in new groups,
- Have a net change percentage of at least 100% during the bonus period, and
- Have a total of 200 enrolled employees in groups with up to 100 eligible employees on December 31, 2017.

Only agents permanently located in California are eligible for the bonus. The maximum bonus payable to any agent or agency is \$10,000.

Eligible new cases are new fully insured medical groups with up to 100 eligible employees located in California with effective dates from October 1, 2017 through December 31, 2017. The bonus is paid only on enrolled employees in new cases with effective dates during the bonus period.

Agents who meet the qualifying criteria will receive a bonus for each enrolled employee in eligible new cases. The bonus amount per employee is determined by the total number of enrolled employees in eligible new cases, according to the following table:

TOTAL OF ENROLLED EMPLOYEES AND ELIGIBLE NEW CASES DURING THE BONUS PERIOD	BONUS FOR EACH NEW ENROLLED EMPLOYEE IN NEW CASES*
25 - 49 enrolled employees	\$25
50 - 99 enrolled employees	\$50
100 or more enrolled employees*	\$100*

\* Up to the maximum bonus of \$10,000. Agents who achieve the “100 or more enrolled employee” tier will immediately hit the maximum bonus payment.

**Net Change Percentage and Book of Business Requirements:** Agents must have a net change percentage of at least 100% in their entire block of California groups with up to 100 eligible employees during the bonus period in order to be eligible for the bonus. The net change percentage is calculated by dividing the count of enrolled employees in California groups with up to 100 eligible employees on December 31, 2017 by the count of enrolled employees in California groups with up to 100 eligible employees on September 30, 2017. The net change percentage is rounded to the nearest one-tenth of one percent.





*UnitedHealthcare, New Sales Bonus for Fully Insured Cases with 1-100 Eligible Employees, Q4 2017 (continued)*

Agents must also have a combined total of at least 200 enrolled employees in their entire block of groups with up to 100 eligible employees on December 31, 2017 to be eligible for this bonus. The enrolled employee count will include the enrollment of new sales of eligible cases during the quarter.

**Bonus Example:** An eligible agent sells five new eligible fully insured medical cases with a total of 90 enrolled employees during the bonus period. The agent had a total of 1,000 enrolled employees in groups with up to 100 eligible employees on September 30, 2017, and 1,200 enrolled employees on December 31, 2017. The agent's net change percentage is 120.0% (1,200 divided by 1,000). The agent has met the new sales, net change and book of business qualifying criteria, and therefore earns a bonus of \$50 for each enrolled employees in the new eligible groups. The bonus paid is \$50 times 90 new enrolled employees, or \$4,500.

### Program Details:

- Only Agents of Record permanently located in California are eligible for this program.
- This special bonus program is paid only on new fully insured medical groups with up to 100 eligible employees located in California with effective dates from October 1, 2017 through December 31, 2017.
- Agents must sell a total of at least 25 enrolled medical employees during the bonus period to qualify for the bonus. In addition, agents must also have a net change percentage of at least 100.0% in their entire block of groups with up to 100 eligible employees located in California during the period from October 1, 2017 through December 31, 2017 in order to be eligible for the bonus. The net change percentage is calculated by dividing the count of enrolled employees in California cases with up to 100 eligible employees on December 31, 2017 by the count of enrolled employees in California cases with up to 100 eligible employees on September 30, 2017. The net change percentage is rounded to the nearest one-tenth of one percent. All sold business must be active and the selling agent must remain the Agent of Record on December 31, 2017 to be included in the bonus calculations.
- Agents must also have a combined total of at least 200 enrolled employees in their entire block of groups with up to 100 eligible employees on December 31, 2017 to be eligible for this bonus.
- The maximum bonus payable to any agent or agency is \$10,000. Agents who achieve the "100 or more enrolled employee" tier will be impacted by the \$10,000 maximum bonus payment.
- The enrolled employee counts will be derived from the medical plan only, and will be based on the number of enrolled medical employees as of the group's effective date for eligible case. UnitedHealthcare's determination of group and enrolled employee count is final.
- All bonus payments will be made to the agent or agency to which the commissions are paid. The bonus will be paid after the bonus period is over and when all information required for verification of enrollment data and calculation of the bonus is available.
- For dual or multiple broker arrangements, enrolled employee credit will be allocated in the same proportion as the commissions are split on the case. Fractional credits will be used in the calculation, and credits will not be rounded to the nearest integer.
- General Agents are not eligible for the bonus.
- Designation as a case with up to 100 eligible employees will be made in accordance with our rules and state and federal regulations, regardless of the group's actual enrollment or eligible employee count. Cases transferring into the up to 100 eligible employees segment from another UnitedHealth Group subsidiary, business segment or case size segment will not be considered new business for this bonus program. Agent of Record changes on existing UnitedHealthcare cases will not be credited as new business for this bonus program.
- Special rules apply to payment of bonuses for non-commissionable customers and customers referred to as "Governmental Entities" in the UnitedHealthcare Agent/Agency Agreement. Non-commissionable governmental entity cases are not eligible for any bonus program. We require written customer acknowledgment and approval before paying bonuses on other non-commissionable customers, and on commissionable governmental entity customers. Any limits on compensation in the RFP, RFI, bid specifications or other written instructions for governmental entities cannot be exceeded. Please refer to the Producer Compensation Policies and Practices in the Producer Performance Guide for more information.

All terms and conditions of the UnitedHealthcare Agent/Agency Agreement and the Producer Performance Guide apply to all compensation programs. This Bonus Program is offered at the sole discretion of UnitedHealthcare and can be terminated or modified by UnitedHealthcare at any time and without notice.



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