Rewards and Recognition 2024 Catalog

Elevate your team's success and drive quality business.

LIMRA IQA — International Quality Award

LIMRA IAP — International Award for Productivity

LIMRA IQMA — International Quality Management Award

LIMRA®

Table of Contents

Product Overview 3

International Quality Award 4

- Overview 4
- Eligibility Requirements 4
- Calculator Tool 5
- Requirements by Country 6
- Recognition Items 7

International Award for Productivity 8

- Overview 8
- Eligibility Requirements 8
- Recognition Items 9

International Quality Management Award 10

- Overview 10
- Eligibility Requirements 10
- Recognition Items 11

Order Form Instructions 12

Shipping Instructions 13

Digital Badges 14

Methods of Payment 16

Troubleshooting and Contact Information 17

LIMRA's Rewards and Recognition Program for Agents and Managers

Elevate your team's success and drive quality business.

Dedicated to fostering quality and driving superior business outcomes, LIMRA's Reward and Recognition programs enable you to reward and motivate your top-performing advisors and agency managers, while setting new standards of excellence across your entire organization.

Valued worldwide as a symbol of professional excellence and quality business.

- **Quality-Centric Culture:** Immerse your organization in a culture of quality. LIMRA's programs reward top achievers, motivating consistent delivery of quality outcomes.
- **Simplified Success Metrics:** Establish clear, streamlined success metrics emphasizing quality. Shape your sales culture around key indicators, ensuring alignment with the highest standards.
- **Globally Recognized Awards:** LIMRA's awards are global symbols of quality excellence, demonstrating a commitment to superior performance.
- **Rewards for Quality Leaders:** Inspire your team with coveted rewards for top-performing advisors and agency managers committed to quality business.

International Quality Award (IQA) motivates and rewards advisors who contribute to your company's success through their quality of business and sales volume sales.

International Award for Productivity (IAP) inspires and acknowledges the efforts of advisors who significantly contribute to your company's success by achieving substantial sales volumes.

International Quality Management Award (IQMA) is the only internationally recognized emblem of excellence for agency managers. It represents the gold standard for rewarding and motivating managers working to achieve your agency objectives.

This program is available only to LIMRA member companies with elite, integrated, or distribution-advancement memberships.

International Quality Award

Overview:

Those who earn this prestigious award receive:

- Certificates or plaques upon qualification and every five years following. Seals or medallions are awarded during intervening years
- The right to display the IQA digital badge of professional excellence on their business cards and/or emails. Digital badges are now verifiable on the verify.limra.com website

IQA Ten Year Ribboned Medal

- Ribboned medals are an optional offering for recipients who have successfully received the IQA award for ten years. These medals mark a recipient's ten-year milestone.

Award Requirements:

Qualifying Method

- **Minimum Production Level** — The number of paid-for life and pension (annuity) policies in two consecutive years. This requirement varies by country. See the section below for details.
- **13-Month Persistency Rate** — The percentage of paid-for policies on which some portion of the second-year premium has been paid. This requirement varies by country. See the section below for details.

Definitions

13-month persistency rate — The percentage of paid-for policies on which some portion of the second policy year premium has been paid. For example, a policy would qualify as persisting if (1) a second annual premium is paid, (2) a third semiannual premium is paid, (3) a fifth quarterly premium is paid, or (4) a 13th monthly premium is paid.

Production — The number of paid-for life and pension policies, which must be at least 40 policies in each of the last two consecutive years (current year minus 1 year, current year minus 2 years). The applicant must have written at least 40 paid-for individual life and personal pension annuity plans in each year (current year minus 1 year, current year minus 2 years). Excludes group insurance, single premium, and "not-takens."

IQA Award Calculations:

Sample Persistency Calculation Form

Sample Requirements

SILVER		GOLD		PLATINUM	
# Paid-for Life Policy per Year	13-Month Persistency	# Paid-for Life Policy per Year	13-Month Persistency	# Paid-for Life Policy per Year	13-Month Persistency
30	**85%**	**40**	**85%**	**50**	**90%**

For example

John Williams wrote **72** policies in 2022 and **65** in 2023.

Seven of those written in 2022 terminated during their first 13 months.

John had **65** out of 72 policies still in force for a persistency rate of **90 percent**:

1. Record the total number of policies written in 2022	**72**
2. Record the total number of policies written in 2023	**65**
3. Report the number of policies written in 2022 (line 1) that lapsed or terminated prior to 13 months (see definition above)	**7**
4. Subtract line 3 from line 1 to determine policies still in force	**65**
5. The persistency rate is the number of policies in force (line 4) divided by the number of policies paid for (line 1). A minimum of 90 percent is necessary to qualify	**90%**

John is eligible for IQA PLATINUM (more than 50 policies written per year; 90 percent persistency).

IQA Level Calculator Tool

An optional tool is available in the IQA order form to help calculate the correct IQA level.

To calculate appropriate levels, complete the following columns:

- Number of Paid-for Life Policies Year 1
- Number of Paid for Life Policies Year 2
- 13-Month Persistency (As a percentage)

The form will then calculate the number of paid-for life policies per year and provide the suggested award level.

IQA Level Calculator (Optional)				
Country The Order is Being Placed in:				**Thailand**
# of Paid-for Life Policies Year 1	**# of Paid-for Life Policies Year 2**	**# of Paid-for Life Policies per Year (Auto Calculated)**	**13-Month Persistancy (As a percentage)**	**Suggested Award Level**
30	30	30	0.8	Silver
40	40	40	0.85	Gold
50	50	50	0.9	Platinum

IQA Requirements by Country:

COUNTRY	SILVER		GOLD		PLATINUM	
	# Paid-for Life Policy per Year	13-Month Persistency	# Paid-for Life Policy per Year	13-Month Persistency	# Paid-for Life Policy per Year	13-Month Persistency
Argentina	30	80%	60	85%	80	85%
Bahrain	20	90%	24	90%	36	90%
Botswana	30	85%	50	88%	75	90%
Brazil	40	75%	60	80%	80	80%
Cambodia	20	75%	25	75%	40	80%
Caribbean, The	60	85%	80	85%	100	85%
Chile	30	80%	60	85%	80	85%
China	30	90%	50	95%	80	95%
Columbia	40	80%	60	85%	80	85%
Cyprus	30	94%	40	96%	50	98%
Ghana	30	85%	50	88%	75	90%
Greece	10	85%	20	85%	30	90%
Hong Kong	30	85%	40	85%	50	90%
Hungary	30	85%	40	85%	50	90%
India	30	80%	50	85%	70	90%
Indonesia	25	80%	35	80%	50	85%
Japan	30	90%	40	92%	50	95%
Kenya	30	85%	50	88%	75	90%
Korea	30	85%	40	85%	50	90%
Kuwait	20	90%	24	90%	36	90%
Laos	20	75%	25	75%	40	80%
Macau	30	85%	40	85%	50	90%
Malaysia	25	80%	35	85%	50	90%
Mauritius	30	85%	50	88%	75	90%
Mexico	30	85%	40	85%	100	90%
Myanmar	20	75%	25	75%	40	80%
Namibia	30	85%	50	88%	75	90%
Oman	20	90%	24	90%	36	90%
Peru	40	80%	60	85%	80	85%
Philippines	25	80%	35	80%	50	85%
Qatar	20	90%	24	90%	36	90%
Romania	30	85%	40	88%	50	90%
Saudi Arabia	20	90%	24	90%	36	90%
South Africa	50	88%	75	90%	100	92%
Spain	30	85%	40	85%	50	90%
Singapore	30	85%	40	85%	50	90%
Sri Lanka	10	80%	15	85%	30	90%
Taiwan	30	90%	40	95%	50	97%
Thailand	25	80%	35	80%	50	85%
United Arab Emirate	20	90%	24	90%	36	90%
Vietnam	20	75%	25	75%	40	80%
Zambia	30	85%	50	88%	75	90%

IQA Recognition Items

IQA Seals and Medallions

	SILVER	GOLD	PLATINUM
Seals			
Medallions			

Actual IQA Seal and Medallion Size

* Seal and Medallion Images shown are examples. The current year will be displayed for on orders.

IQA Certificate and Plaque

International Quality Award

is hereby granted by LIMRA to

Li Wang

In recognition of professional and quality life underwriting service to the public as evidenced by an excellent record of maintaining in-force business and extending the benefits of life insurance.

Platinum

First Year – 2024

In witness whereof the undersigned join in presenting this certificate.

Golden Hill Agency

President

Ten Year IQA Medal

Digital Badges

International Award for Productivity

Those who earn this prestigious award receive:

- Certificates or plaques upon qualification. Seals or medallions are awarded during intervening years
- The right to display the IAP digital badge of professional excellence on their business cards and/or emails. Digital badges are now verifiable on the verify.limra.com website

LIMRA's IAP is recognized worldwide as a mark of professional excellence. Agents will strive to qualify for the recognition on a yearly basis by demonstrating superior performance levels and persistency rates — contributing to individual and agency success and a
quality client experience.

Award Requirements

Qualifying Method

- **New Policies Written** — The number of new policies written in the year prior to applying for the award; must have at least one annualized premium per new policy. See the level requirements below:
  - **Silver Level** — Minimum of 25 new policies written
  - **Gold Level** — Minimum of 50 new policies written
  - **Platinum Level** — Minimum of 100 new policies written

Definitions

New — A new policy issued during the year.

Annualized premium — During the year the new policy issued has received at least one modal premium (modal premium can be a monthly, quarterly, semi-annual, or annual payment).

Note: Premium is irrelevant for the IAP award. The IAP is strictly based on the number of new paid-life policies.

The new annual premium is only taken into account as a way to verify that any policies issued during the year that collect a modal premium (for example, monthly, quarterly, semi-annual, or annual) would qualify toward the policy count.

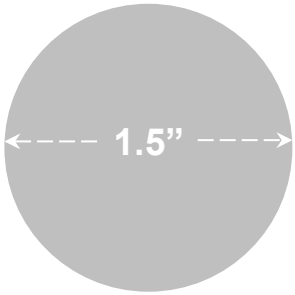
Note: If a company does not annualize premiums, then this would be based on first year premium (FYP).

Recognition Items

IAP Seals and Medallions

	SILVER	GOLD	PLATINUM
Seals			
Medallions			

Actual IAP Seal and Medallion Size



* Seal and Medallion Images shown are examples. The current year will be displayed for on orders.

Certificate and Plaque

Digital Badges

International Quality Management Award

Those who earn this prestigious award will receive:

- Certificates or plaques of recognition. Seals or medallions are awarded during intervening years
- The right to display the IQMA digital badge of professional excellence on their business cards and/or emails

Digital badges are now verifiable on the verify.limra.com website

LIMRA's IQMA is recognized worldwide as a mark of professional excellence. Your managers will strive to qualify for the award by demonstrating leadership that drives superior agency performance levels and quality business.

Award Requirements

Qualifying Method

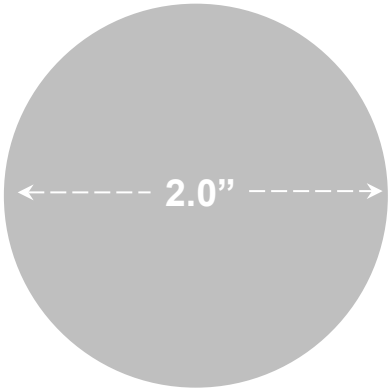
- **IQA Qualifying Agents Managed** — Must manage a minimum of 3 agents the year prior.
- **Percentage of IQA Qualifying Agents Managed** — The percentage of agents that qualified for any IQA awards and were directly managed by the award recipient for the current year:
    - **Silver Level** — Minimum of 30% of their agents qualify for IQA
    - **Gold Level** — Minimum of 50% of their agents qualify for IQA
    - **Platinum Level** — Minimum of 70% of their agents qualify for IQA

Recognition Items

IQMA Seals and Medallions

	SILVER	GOLD	PLATINUM
Seals			
Medallions			

Actual IQMA Seal and Medallion Size



* Seal and Medallion Images shown are examples. The current year will be displayed for on orders.

IQMA Certificate and Plaque

Digital Badges

Order Form Completion Instructions

Award Selection Instructions

Email Address (required)	Agent Name in local language exactly as it will appear on the plaque/certificate	Agent Name in English exactly as it will appear on the plaque/certificate
John_Smith@workemail.com		John Smith
Mike_Smith@workemail.com		Mike Smith
Robert_Smith@workemail.com		Robert Smith

1. **Fill in the agent's name exactly as it will appear on their certificate.**
2. **Provide the email of the award winner.** Award recipients will receive digital badges if valid emails are provided on the order form. Emails are required to receive this product enhancement as badges will be emailed directly to the qualifier's email provided on the order form. See page 16 for more information on digital badges.
3. **Select the desired product and indicate the number of consecutive years the qualifier has received the award.**

For IQA:

Certificates and Plaques — These are issued to qualifiers in the following years (1, 5, 10, 15, 20, etc.).

Seals and Medallions — These are issued to qualifiers in all other years (first-year qualifiers receive a complimentary seal).

Ribboned Metal (IQA Only) — These are issued to 10-year recipients only (optional).

For IQMA and IAP:

Certificates and Plaques — These are issued to qualifiers in the following years (1, 4, 7, 10, 13, etc.).

Seals and Medallions — These are issued to qualifiers in all other years.

4. **Select the award recipient's qualifying level (Silver, Gold, or Platinum).**
5. **Select the year qualified.** This is the year the award qualifier receives the award. All certificates, seals, plaques, and medallions ordered in 2024 should have the year 2024 reflected on the award selected.

We will also process requests for certificate reprints for lost or damaged certificates from previous years.

International Quality Award (IQA)							
lighted in Yellow Year Qualified will be highlighted in Red					Not Complete		
actly as it will e ital badges	Type of Award Year (specify all)				Qualifying Level: Silver, Gold, Platinum	Year Qualified	Ribboned Medallion (10th year qualifiers only)
	Certificate Year (1,5,10,15,20,etc.)	Seal Year (1,2,3,4,5,6,etc)	Plaque Year (1,5,10,15,20,etc.)	Medallion Year (1,2,3,4,5,6, etc.)			

Invoice and Shipping Contact Information

This information needs to be provided in each order form to ensure that the order is shipped to the correct address and invoiced correctly. The below information should be provided:

1. Select your company's preferred language. The language selected will be the language in which recipients receive their digital badge emails.
2. Provide your contact's name and company name in English.
3. Enter address. Please provide the address where you would like your certificates shipped. Please provide the full street address, city/town, province/state, country, and zip code to ensure that the package is sent to the correct address. If your country does not use zip codes, enter 0 into the zip code field.
4. Include your contact's email and phone number. This is required to enter the order into our system and will also be provided to FedEx to coordinate the delivery of your package if needed.
5. Select the date when you need your awards. Please allow 6–8 weeks to process and ship. Let us know if you have extenuating circumstances and request your order before this time. We will try our best to accommodate.

Invoice and Shipping Contact

*Preferred Language: English

*Select the preferred language to use in digital badge email to your recipients.

*Your Name:

*Member Company's Full Name:

*Street Address 1:

Street Address 2:

*City/Town:

*Province/State:

*Country:

*Zip Code (required):

*Work Email:

*Telephone:

*Date awards are needed by:

Please note orders can take between 6-8 weeks for delivery

*REQUIRED FIELD

Bank/Association Information (if applicable)

Name of Sponsored Bank/Association:

Only used when placing an order for a bank partner your company is sponsoring.

Insurer and Bank reflected on Award:

Name should be **exactly** as it will be respresented on the certificates as represented company.

Digital Badges

How to Receive Your Digital Badge

Requirements — Digital badges are a free product enhancement that are included with all IQA, IAP, and IQMA awards, *if the award winner's work email is provided in the order form*.

Email Requirements — The work email of each award recipient must be included in the order form at the time of order submission. Emails will not be accepted after the order has been processed.

Distribution of Badges — Badges will be emailed directly to each award recipient five weeks after the order is submitted. Emails for each qualifier must be unique.

How to Access Digital Badges

Step One: Save Badge Image — When badges are earned, the qualifiers will be notified by email. Their badge images will be attached to those emails as .PNG files. They can simply download or save the attached .PNG file to their local computers.

Step Two: Claim Verifiable Identifier:

1. Qualifiers should go to our secure verification site — verify.limra.com.
2. They should enter their emails and tap or click "Search." (The same email at which the digital badge email notification was received should be used.) The verification site will list all of the current badges issued to the qualifier by LIMRA, as well as basic details about when they earned the designation that the badge represents.
3. The qualifier should tap or click "View Badge" under the badge image to see more detail about the badge.
4. The URL of the "View Badge" screen should be copied — this is the unique identifier that qualifiers will use to verify that they have earned the designation that the badge represents.

Logo Use Agreement

The digital badges ("Logos") presented on this page and the designations they represent are trademarks (collectively "Marks") owned by LL Global, Inc. ("LL Global"). LL Global hereby grants to Recipient a limited, non-exclusive, nontransferable license to use the Logo(s) on their social media websites, business cards, and/or stationery. In exchange for the rights to use the Logo(s), Recipient agrees to provide LL Global with his/her email address. Any other use of the Logo(s) without the express written consent of LL Global is prohibited and may lead to withdrawal of the right to use the Logo(s). Recipient agrees that the use of the Logo(s) is not nor may it be used as a stated or implied LL Global endorsement of Recipient, including but not limited to the financial position of Recipient and the treatment of Recipient's customers. Recipient may decrease or enlarge the Logo(s), but agrees not to alter or obscure it in any other way. LL Global reserves the right to audit the Recipient usage to ensure compliance.

How to Display Digital Badges

On LinkedIn profile as credential

1. Qualifiers can log in to their LinkedIn accounts, then go to their profiles.
2. In the “Add profile section” dropdown, they should choose “Background” and then select the “+” next to “Licenses & Certifications.”
   - In “Name” they can enter the award, for example, LIMRA International Quality Award (IQA).
3. In “Issuing Organization” they should enter LIMRA.
   - If applicable, they should select the checkbox next to “This certification does not expire.”
   - (Optional) In “Issue Date” they can enter the time period during which they earned the award.
   - They can leave the “Credential ID” field empty.
4. In “Certification URL” they should paste the URL that they copied in Step 2 from the “View Badge” screen for their badges**.**

Note: Adding a badge as a license or credential will put the logo of the issuing organization (LOMA or LIMRA) on their profile. Tap or click “See credential” to view the actual badge earned and the verification details

In your email signature

1. The qualifier can navigate to their email’s signature setting to enable editing.
2. Under their name and contact information, they can insert their badge image and skew the image to fit.
3. They will want to hyperlink this image with their certification URL so recipients can view their verification page and learn more about their credentials. They can right click the image they inserted into their email signature and select “Hyperlink…”
4. In the address bar, they should paste their certification URL and click “OK.”
5. They need to save these edits to their email signature to confirm their digital badge is now included in their email signature.

LinkedIn page as a post

1 Qualifiers can log in to their LinkedIn accounts.
2. Click “Start a post.”
3. Enter the text they wish along with the certification URL.
4. Add their digital badge image to the post by selecting the camera button and uploading the image.

On a Business Card

- Include their digital badge image on their business card as desired.

On Facebook, Twitter, Instagram, or other social media platforms:

- Include their digital badge image on social media platforms

Methods of Payment

Payment of Invoices

Invoices are payable in full in the currency of the invoice drawn on an appropriate bank without any deductions of any local taxes including withholding taxes and service tax.

STRIPE

STRIPE allows for invoices to be paid with a credit card in the currency of your choice.

Invoices can be paid at — https://pay.limra.com

Maximum Payment — Under $15,000 USD

Instructions

- Enter your account number (ex., #Cxxxxxx) and the invoice number (ex., SI-GEN-00xxxxxx),
- Click submit
- Select your preferred currency and then click “Pay With Card”
- Enter your email and the necessary card information, then click “Pay”

Bank Transfer

Transfer US Funds to Citi Bank N.A New York:
Name - LL Global, Inc.
Acct# 31350273
ABA# 021000089
SWIFT# CITIUS33
Canada GST/HST# 801266008

Please include all bank charges to pay invoice in full.

Check

Mail Checks Payable To:
LL Global Inc.
Mail Code: 7420
P.O. Box 7247
Philadelphia, PA 19170

Mail Checks Payable to LL Global, Inc. via Courier:
Remitco
LL Global Incorporated -7420
400 White Clay Center Drive
Newark, DE 19711

Troubleshooting and Contact Information

Where to Find Information

For more information on the Rewards & Recognition Program please see the below websites

All Products
https://www.limra.com/randr

IQA
https://www.limra.com/iqa

IAP
https://www.limra.com/iap

IQMA
https://www.limra.com/iqma

Digital Badges
https://www.limra.com/badges

Digital Badge Verification Site
https://verify.limra.com/verify

Contact Us

To place orders, inquire about your order status, and ask payment questions, please contact us at TalentSolutionsInternational@limra.com.

Securely Submit R&R Orders (Password Protected Files) through our R&R order submission page here:
https://www.limra.com/en/solutions-and-services/global/rewards-and-recognition/orderrr/

All orders and inquiries must come from your company's approved Rewards & Recognition Program ordering representative. Any inquiries received from agents regarding their award status will be directed to your company's representative.