





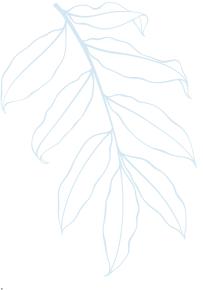


Cash! Trips! A New Car!

For more than 30 years, Premier Access has been your dental sidekick. We've been an important part of your broker toolkit.

But let's face it: we couldn't wait until 2020 was hindsight. And now that it is, we have some new sales incentives for you. It's time to triple your joy with three great bonus opportunities. You can earn cash, vacation in the spot of your choice, cruise around in a new car, and more.

Here's how to qualify.



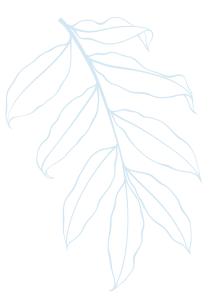




A New Car!

Tesla Broker Sales Contest

The broker who sells the most new groups between April 1, 2021 and January 1, 2022 will win a new Tesla!* In case of a tie, the broker whose enrolled members in those groups total the most will be declared the winner.



*See all applicable terms and conditions of this contest. Actual prize is the payment of \$25,000 for a leased vehicle for a defined term. Winner may choose to keep the payment and not lease the vehicle.







Oh, the Places You'll Go!

When you earn a Premier Access incentive trip, you decide which paradise is yours.* You can choose one of 11 fabulous destinations. Indulge in a relaxing escape to Bermuda or Cancun. Embark on a South African safari or a Maui snorkel sail. If you're the sporting type, choose the U.S. Open or the Kentucky Derby. And five other adventures await!

You pick your personalized paradise! And you'll have concierge travel service to make sure everything goes exactly as planned.

Here's How You Qualify:

Brokers with \$300,000 of new dental business with effective dates between 4/1/2021 through 1/1/2022 qualify. Must have a minimum of three new groups and maintain a retention rate of 90 percent of your existing groups through 1/1/22.







- Round-trip airfare for two*
- Six nights' five-star accommodations at the Westin Resort & Spa, Maui
- Breakfast daily and hotel taxes
- Four-hour snorkel sail
- Maui sunset sail

Must be used before 12/23/24



- Round-trip airfare for two*
- Four nights' five-star accommodations at the Fairmont Orchid Hotel on the Kohala Coast
- Breakfast daily and hotel taxes
- 50-minute spa treatment per guest
- 90-minute Big Island helicopter tour from Kona

^{*}Some restrictions apply. All trips must be completed before 12/31/2024, except where otherwise noted. Destinations must be selected by winner. Destinations, accommodations, and events are subject to continued availability and may be substituted at the sole discretion of Premier/Avēsis and or its event vendor. Not redeemable for cash or other value. Trip award will be forfeited if not taken. One award per household. Separate fees may apply (ex. hotel taxes). "Box tickets" means two tickets to the event, not an entire box.



- Round-trip airfare for two*
- Three nights' four-star accommodations in Manhattan
- Breakfast daily
- Courtside box tickets to two sessions (15 through 20) of the tournament



- Round-trip airfare for two*
- Three nights' accommodations in Louisville
- Breakfast daily
- Premium Grandstand tickets in sections 121 or 122 to the Kentucky Oaks on Friday and Derby on Saturday



- Round-trip airfare for two*
- Six nights' five-star accommodations in a onebedroom suite at the Fairmont Hamilton Princess & Beach Club
- · Breakfast daily and all hotel taxes
- Sunset catamaran cruise
- One-hour private jet ski tour
- Three-hour Bermuda walking food tour
- Three and a half-hour catamaran sail and snorkel tour
- \$250/guest golf, spa, or other hotel activity credit



- Round-trip airfare for two*
- Six nights' all-inclusive accommodations at the Five Star Moon Palace Las Americas Resort in Cancun
- All meals and beverages
- Daytrip to Chichen Itza
- Thirty-minute parasailing ride
- Full-day, four-in-one Tulum Adventure, with ziplines, cavern rappels, cave snorkeling, and skycycling

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- Round-trip airfare for two*
- Three nights' five-star accommodations at Fairmont Royal Pavilion in an ocean-view room
- Breakfast daily
- Private, full-day Barbados island tour
- Private snorkeling cruise on your own private 60foot catamaran
- Barbados sunset and snorkeling catamaran cruise



- Round-trip airfare for two* and roundtrip airport transfers
- Six nights' five-star accommodations at the Grand Hotel La Favorita in Sorrento
- Breakfast daily
- Five-hour cooking course with dinner and wine
- Eight-hour Amalfi Coast cruise from Sorrento to Positano or Amalfi
- · Three-hour Sorrento food tour



- Round-trip airfare for two*
- · Six nights' accommodations in Edinburgh
- Breakfast daily
- Edinburgh Castle tour
- Gold-Level tour of the Scotch Whiskey Experience
- Tour to Loch Ness, Glencoe, and the Highands
- Tour to Fife and St. Andrews
- · Tour to Stirling Castle and Loch Lomond



- Round-trip airfare for two*
- Round-trip airfare between Lima and Cusco
- Six nights' accommodations—two at the Wyndham Costa del Sol Airport Hotel in Lima (one night preand post-), four five-star accommodations in Cusco at the Belmond Palacio Nazarena Hotel (2 nights pre- and one night post-Machu Pichu)
- Sacred Valley, Pisac, and Ollantaytambo full-day tour from Cusco with lunch
- · Machu Picchu Day Trip from Cusco

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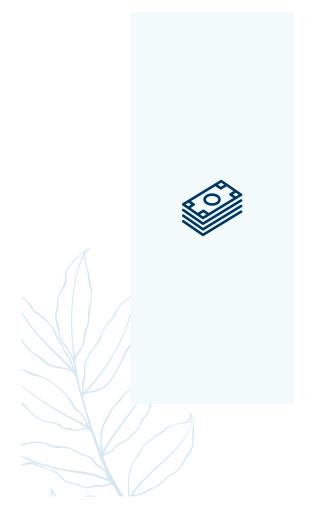


- Round-trip airfare for two*
- Seven nights' accommodations—three in Cape Town and four along the Garden Route
- Breakfast daily
- · Cape Peninsula Tour to Hout Bay
- Cape of Good Hope Nature Reserve tour
- Addo Elephant National Park, Jeffreys Bay, Wildnerness National Park, Cango Wildlife Ranch, and Oudtshorn tours

Contest Rules

The following rules are applicable to all awards for this sales contest.

- Contest Period is from from April 1, 2021 to January 1, 2022.
- Eligible Sales are only for AZ, CA, NV, and UT issued and paid dental policies issued by Premier Access Insurance Company to new customers during the Contest Period.
- Contest winners must be licensed and appointed both at the time of sale and at the time of contest prize award and redemption.
- Brokers and/or agencies may participate in contest, but only individual qualifying agents, consultants, brokers, and salespeople may win a trip.
- Trip prizes are transferrable to service or administrative personnel within broker's office with prior notice to and approval of Premier Access.
- Family members may not accept trip on behalf of the qualifying broker. Children
 under age 18 are allowed to accompany the winner on a trip award as the
 designated quest.
- No substitutions by contest winners.
- Annualized premium is measured by multiplying the first month's bill by 12 months.
- Eligibility for a trip award requires a minimum of three new groups with at least \$300,000 in annualized premium with effective dates from 4/1/2021 through 1/1/2022. Winners must also maintain an annual persistency level greater than 90% (as measured by January 2021 subscribers) for groups effective 1/1/2021 and still active 1/1/2022.
- Round-trip airfare is from the broker's closest major airport. Winner or winner's authorized transferee and guest must travel on same dates, economy-class airfare, only.
- Any modifications made to the airfare will be solely at winner's expense.
- One trip awarded per household. Premier Access reserves the right to change or modify the location or activities of the listed incentive
- A 1099 will be sent to the recipient of any prize for the full value associated with the prize.
- Trip packages are valid for specified locations and activities, only; no exceptions
 and no substitutions are allowed. Additional room nights, activities, excursions,
 travel insurance, and amenities may be added solely at the traveler's expense,
 subject to availability. Premier is not responsible for initiating or coordinating
 such requests, which are the sole responsibility of the traveler.

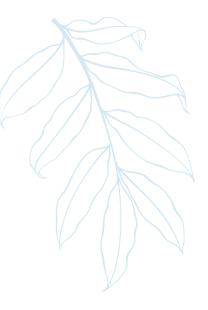


Cash!

Everyone's a Winner!

Relationships work best when they are mutually rewarding, like the relationship between Premier Access, Avēsis, and our brokers. Still, we like to sweeten the deal now and then, with incentives like cash for new sales. The contest runs from 4/1/2021 through 1/1/2022.

Taking a bigger bite of the pie is easy. Here's how:



Adding New Dental + Vision Packages

Earn the amount in bold for each group that meets the enrollment criterion for number of subscribers in brackets.



Adding Dental Only **OR** Adding Dental to an Existing Vision Plan



registered trademark of The Guardian Life Insurance Company of America, New York, NY. #202-1120863 (exp. 1/23)



