

ALINK Pay-It-Forward Referral Program

Official Rules and Conditions

Effective July 2026 | ALINK Insurance Services LLC

The ALINK Pay-It-Forward Referral Program (the “Program”) is offered by ALINK Insurance Services LLC (“ALINK,” “we,” “us,” or “our”) exclusively to our current clients. By submitting a referral through our referral form, you agree to these Rules and Conditions (the “Terms”). Please read them carefully before participating.

1. Who Can Participate (Eligibility)

To take part in the Program and earn a reward, you must be a current ALINK client. Specifically:

- You must be a current ALINK client with at least one active insurance policy placed through ALINK and in force at the time you submit your referral and at the time any reward is issued.
- You must be at least 18 years old and a legal resident of a state where ALINK is licensed to do business.
- Prospects, quote-only contacts, and former clients whose policies have lapsed, expired, or been canceled are not eligible to earn a reward.
- ALINK owners, employees, licensed producers, and members of their households are not eligible.

If you are not a current ALINK client, you are welcome to request a quote, but you will not qualify for a referral reward.

2. What Counts as a Valid Referral

A referral qualifies only when all of the following are true:

- The person you refer is a real, individually identifiable person who has given you permission to share their contact information with ALINK.
- The person is not already an ALINK client and does not already have an open quote, application, or active request with ALINK.
- You have a genuine personal or business relationship with the person, such as a family member, friend, neighbor, or business associate.
- The contact information you provide (name, phone, and email) is accurate, complete, and belongs to the person being referred.
- The person is genuinely interested in reviewing their insurance with an ALINK advisor.

3. What Does Not Qualify

The following will not earn a reward and may result in removal from the Program:

- Referring yourself, a member of your household, or any business you own or control.
- Submitting names, phone numbers, or email addresses that are fabricated, inaccurate, incomplete, or that belong to someone who did not agree to be contacted.
- Referring a person who is already an ALINK client or already in our quoting process.
- Submitting the same person more than once, or submitting a person another client has already referred.
- Bulk, automated, or repeated submissions intended to generate rewards rather than genuine introductions.
- Any attempt to obtain a reward through false, misleading, incomplete, or fraudulent information.

4. How the Reward Works

- You will receive a ten dollar (\$10) gift card for each qualified referral once that person speaks with an ALINK advisor and completes a genuine insurance quote. No purchase is necessary; only a completed quote is required.
- “Completes a quote” means the referred person responds to ALINK, provides the information our advisor needs, and receives a real insurance quote. Referrals we cannot reach, or who decline to proceed, do not qualify for a reward.
- Only one reward is issued per referred person. If more than one client refers the same person, the reward goes to the first valid referral we receive.
- Rewards are issued only after ALINK verifies the referral. We may contact the referred person to confirm that they know you referred them and agreed to be contacted.

5. Reward Delivery

Qualified rewards are delivered as a ten dollar (\$10) electronic gift card and are sent exclusively to the email address we have on file for the referring client. Electronic gift cards are generally delivered within thirty (30) days after the referred individual completes a qualifying quote. Gift card brands are not sponsors of this Program and are subject to their own terms.

6. Giving Back

When a person you refer purchases (binds) a policy through ALINK, we donate ten dollars (\$10) to Habitat for Humanity. This donation is made by ALINK and does not reduce or change your reward.

7. Verification and Anti-Fraud

ALINK reserves the right, in its sole discretion, to verify any referral, request additional information, and to withhold, delay, or deny any reward we believe results from inaccurate, incomplete, duplicate, ineligible, or fraudulent information. We may suspend or permanently remove any participant who submits false or fraudulent referrals, and we may recover the value of any reward paid on a referral later found to be invalid. Decisions regarding eligibility and rewards are made by ALINK and are final.

8. Taxes

Referral rewards may be taxable income. You are responsible for any taxes that apply to rewards you receive. If your total rewards reach the reporting threshold set by the IRS in a calendar year, ALINK may request a completed Form W-9 before issuing further rewards and may report the rewards as required by law.

9. Changes to the Program

ALINK may change, pause, or end this Program, or update these Terms, at any time and without prior notice. The Terms in effect at the time you submit a referral apply to that referral. Continued participation after any change means you accept the updated Terms.

10. General Terms

This Program is void where prohibited and is subject to all applicable federal and state laws and insurance regulations. Participation is not a condition of purchasing any insurance product, and no purchase is required to receive a referral reward. This Program does not constitute an offer of insurance and does not modify any insurance policy. This is a limited promotional program offered at ALINK's discretion.

Questions

If you have any questions about the Program or these Terms, please contact ALINK Insurance Services through the contact page at alink2insurance.com/contact.

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