

Oxford Rewards: Your Referral, Your Reward



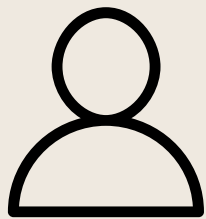
• CLIENT REFERRAL PROGRAM •

Introduction

Your referrals mean the world to us. When someone you introduce chooses to form and close their captive with us, we want to say thank you in a meaningful way. That's why we've created a special referral reward, our way of recognizing the trust you've placed in us and celebrating the growth of the captive community we build together.

How to Participate

To participate, simply ensure your referral meets the basic eligibility criteria outlined below.



The referrer must be an existing Oxford client.



The referred prospect must be new to Oxford, as recorded in our customer database.



A \$5,000 reward is paid if the referred prospect closes a captive with Oxford.



The reward is first-year only and released when the captive is closed.

How Do I Refer a Prospective Client?

- Provide your name and the name of your captive.
- The best phone number and email address to reach you.
- The name, phone number, and email of the Prospect, whose business you think would benefit from the risk management approach of an Oxford captive.
- Background information about the Prospect's business, along with any relevant information.
- We will review your submission, talk with you about your Prospect, and schedule a call or meeting where you will introduce your Prospect to Oxford.

What Other Guidelines Apply to this Program?

- You are the first point of contact referring that Prospect to Oxford.
- You help to make an active introduction to Oxford, simply providing a list of names and numbers to cold call is not sufficient to receive a reward.
- Oxford reserves the right to change this program at any time and at Oxford's sole discretion.
- Compliance with all applicable laws, including, but not limited to, all laws, regulations, orders, or other legal authority governing you personally, or your business. Neither this brochure nor any other educational materials associated with Oxford Rewards constitute a contract or guarantee. Oxford Rewards shall not be deemed or construed as amending or altering the terms or conditions to your current captive structure and related contracts and agreements. Oxford Rewards is governed by the laws of the State of Delaware.