

Please see all of Applied GA's downline agencies' codes for 2023. Please also see all of the 2023 contracts attached for use going forward.

<b>Agency</b>	<b>2023 Certification Code</b>
Applied GA - LOA	Clover2023AppLOA
Applied GA - Direct	Clover2023AppliedDirect
Family Financial Solutions Group - Direct	Clover2023FFSGDirect
Family Financial Solutions Group - LOA	Clover2023FFSGLOA

Please ensure you provide the correct code to each of your downline agents, as this determines how agents are paid.

LOA Pay Code = Clover pays the agency and the agency is responsible for paying the agent.

Direct Pay Code = Clover Health pays the agent directly.

A few reminders for 2023 contracting:

Once an Agent becomes RTS under an Agency, the Agent may not change uplines until January 1st.

Clover's blackout period is from October 1st to December 31st. Agents may not move during this period.

Agents may only change uplines one time per calendar year