

# CONFERENCE OF CHAMPIONS 2018

We've hit a hurdle *but the race will go on!*

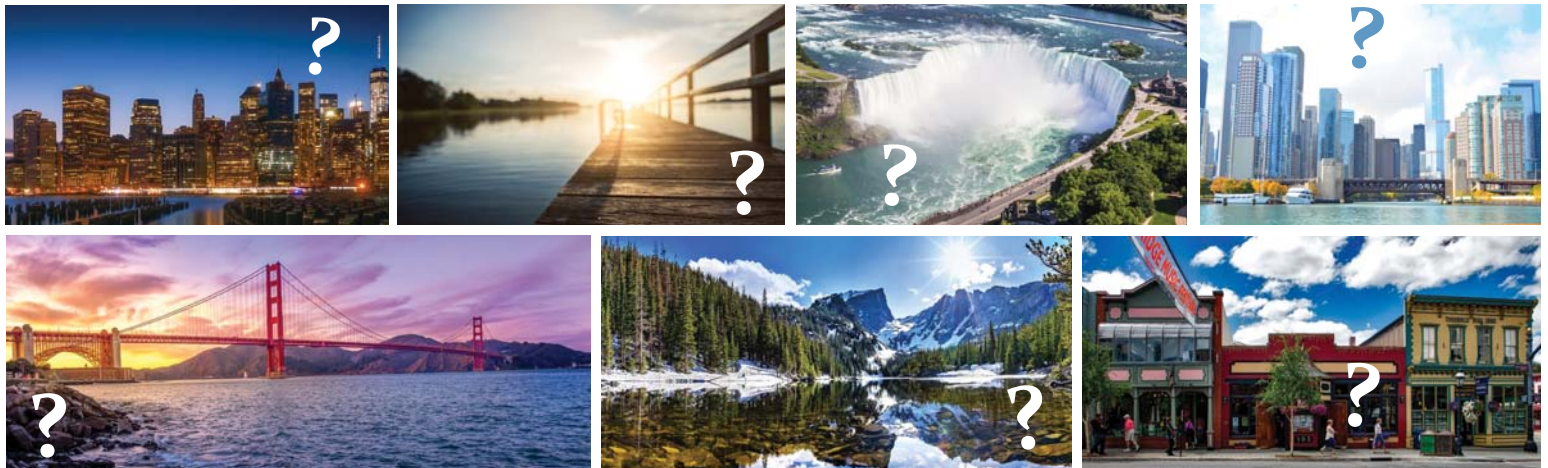
The destination for the 2018 Conference of Champions is still TBD

*BUT* Our stumble is YOUR WIN.



While we wait for the big announcement, let's have some fun!

**RACE TO ?** ...the site announcement is coming soon.



**AND WIN A WEEKEND GETAWAY,  
WIN \$\$\$  
and EARN Conference  
Qualification credits!**

*And the Winner is . . .*

The **Top Producing Agent**,  
based on Net Production Amount (NPA)<sup>1</sup> with  
a minimum 75% 12-month In-force Ratio<sup>2</sup>

Three Days and Two nights  
for two at your choice of  
almost 500 hotels and resorts  
across the U.S. and Canada  
for you and your guest.<sup>3</sup>

Contest Period:  
**January 1 through May 31, 2017**

And, the **TOP 10** Producing Agents, based on  
Net Production Amount (NPA)<sup>1</sup> with  
a minimum 75% 12-month In-force Ratio<sup>2</sup>  
will earn **Convention Cash**<sup>4</sup>

**#1 & 2 Agents: \$500**

**#3 & 4 Agents: \$400**

**#5 & 6 Agents: \$300**

**#7 & 8 Agents: \$200**

**#9 & 10 Agents: \$100**

See footnote <sup>4</sup> for Convention Cash definition



# AND

Earn Your Credits toward the 2018 Conference of Champions

Conference qualifications continue from  
January 1<sup>st</sup> through December 31<sup>st</sup> 2017.



Minimum Requirements	Net Production Amount (NPA) <sup>1</sup>	12-month inforce ratio <sup>2</sup>	1 <sup>st</sup> Quarter 2018 Requirement
The <b>TOP 15 Personal Producers</b> in good standing qualify with:	45,000 or 50,000	85% or 80%	At the end of March 2018, your 12-month inforce ratio must be at least 80% and you must have new submitted business during the 1 <sup>st</sup> quarter of 2018.
<b>PLUS our Top 3 Qualifiers</b> will enjoy upgraded accommodations and amenities.			
<b>Additional Incentives</b>			
Four days – Three nights for two at your choice of almost 500 hotels & resorts plus a \$100 Hotel Gift Card. <sup>3</sup>	45,000 plus 25,000 or 50,000 plus 25,000	85% or 80%	
<b>PLUS the TOP Qualifier of this group is awarded an upgrade:</b> Your choice of Five Days-Four nights for two at your choice of almost 500 hotels or resorts, plus two round trip coach tickets within the continental USA and Canada, plus a \$200 Hotel Gift Card. <sup>3</sup>			

<sup>1</sup> Net Production Amount (NPA):

- Universal Life credit: 100% of the lesser of target or annualized premium
- Whole Life and Term credit: 100% of annualized premium
- GPM Life Single Premium Annuity credit: 6% of the Single Premium
- GPM Life Flexible Premium Annuity credit: 50% of planned Premium
- LSW (National Life Group) Indexed Annuity through GPM: 5% of single premium to a maximum of 25% of Life NPA (GPM Life products)

<sup>2</sup> 12-month inforce ratio measures all policies settled during the 12 month period immediately preceding the report date that are still inforce on the report date (divided by) all policies settled during the 12 month period immediately preceding the report date. 12-month inforce ratio is reported on Agent Access, and can be actively managed by working your Delinquent Policies Report, also available to you on Agent Access.

<sup>3</sup> Travel will be booked through Journeymasters, in accordance with all Journeymasters stipulations. Otherwise, all prizes will be forfeited and no other compensation will be offered. Travel specifics are subject to change.

<sup>4</sup> Convention Cash will be paid upon arrival at the 2018 Conference of Champions. You **MUST** qualify and attend the 2018 Conference of Champions to receive the cash award. No substitutions are available.

Conference travel and all prizes are subject to 1099 reporting. All Home Office decisions concerning qualifiers and incentive program rules are final. Substitute awards are not permitted.

