

2012 Trip Portugal, Spain



**AGENT TRIPS ARE A REWARD FOR OUTSTANDING PERFORMANCE.
THEY HAVE NO CASH VALUE.**

QUALIFICATIONS: (PERSONAL PRODUCTION ONLY)

Net qualifying Premium for **AGENT** \$210,000
Net Qualifying Premium for **AGENT** and **GUEST** \$240,000

1. Life Insurance (Except ADB and other riders), Annuities, Medicare Supplements (Excluding Guarantee Issue Medicare Supplement Business) and other A&H Products (Not all products are available in all states)
2. Applications submitted and received from July 1, 2011 through August 24, 2012
3. Policies must be issued and paid for on or before September 1, 2012

QUALIFYING PREMIUM:

1. \$1.00 annualized life premium equals \$1.00 qualifying premium
2. \$1.00 annualized or single annuity equals \$.06 qualifying premium (internal exchanges count 50%)
3. \$1.00 annualized Medicare Supplement, Health Saver, Critical Illness and 24Hr Enhanced Accident premium equals \$1.00 qualifying premium
4. \$1.00 annualized premium for other A&H products including Cancermax equals \$.80 qualifying premium
5. Brand New Business ONLY (NO CONVERSIONS)
6. Open Enrollment Business counts 50% of qualifying premium