



# Relax on Jamaica & Feel Alright!

## Join Baltimore Life at the 2013 Leaders Conference April 18- 22 Sandals Grande Riviera Beach & Villa Golf Resort



Wrapped around a small bay with picture-postcard waters, Ocho Rios is a former fishing village that has become a tropical playground for tourists from around the globe. Complete with serene hillside gardens, a lively nightlife scene and one of the most beautiful waterfalls in the world, it's a place you'll never forget...*Don't miss it!*

### Qualification Period

The qualification period is for business written between January 1, 2012 and December 31, 2012, and issued and paid for no later than January 20, 2013.

### Producer Premium/Qualifications

Meet the following requirements and you and a guest will enjoy round-trip coach airfare, resort accommodations, and all planned company functions! \$60,000 of net conference credits during the qualification period. Values are assigned and applicable limitations are listed for each product below.

Annualized premium will be credited only to the primary writing agent and counted by product line as follows:

- **Continuous Pay Products:** 100% credit for life pay and limited payment periods
- **Single Premium Whole Life and Generation Legacy®:** 10% of paid premium
- **Annuity Products:** 5% of annual premium



### Eligible Participants

Each qualifier must be contracted and licensed with The Baltimore Life Insurance Company on the date of departure, in good financial standing, and within pricing persistency in the Company. For example, final expense first year persistency is 73%; second year is 63.5%. *Baltimore Life makes the final decision on who may qualify.*

### Ineligible Cases

Cases that are declined, withdrawn, not taken, surrendered, or lapsed during the qualification period and within two months after the qualification period will not be counted toward qualification. Family businesses: applications written on the life of the producer or other members of the immediate family (spouse, mother, father sister, brother, children, and their spouses) will qualify only if paid on an annual mode, and not to exceed 10% of the qualification requirements.

### Travel Arrangements

Baltimore Life will make all necessary travel arrangements, including travel arrangements to and from the gateway city nearest your home. All travel arrangements will be booked through Baltimore Life's authorized travel agency. Any layovers at the departure point - either going or returning - are at the qualifier's expense.

### Credit Transfers

The qualifier must attend the conference in order to receive any benefits. No cash or other form of remuneration will be paid in lieu of attendance. Only a qualifier and one adult guest may appear.

### Taxes

The value of the trip will be reported as income on Form 1099 as required by the Internal Revenue Service.

*The activities planned for the conference are only for the qualifier and a spouse or a guest. In order to attend the conference, the spouse or guest must be 21 years or older on or before April 1, 2013, not an employee of The Baltimore Life Companies, and accompany the qualifier. Children cannot attend. All decisions concerning qualifier production credits, the trip and eligibility are at the sole discretion of Baltimore Life. Baltimore Life reserves the right to change either the site or the dates of the trip without prior notice.*



The Baltimore Life<sup>®</sup>  
COMPANIES

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