



Sandals®
Royal Bahamian
Spa Resort & Offshore Island - Nassau, Bahamas
Join us at the 2015 Leaders Conference
Friday, May 15 - Monday, May 18, 2015

Baltimore Life is pleased to announce how you can qualify for our 2015 Convention at the highly rated, all-inclusive and elegant **Sandals® Royal Bahamian Spa Resort & Offshore Island in Nassau, Bahamas**. For three nights and four days, you will enjoy a variety of cuisine from France, Italy, Japan, English pubs and more. “Do it all, or nothing at all” with activities ranging from non-motor water sports, table tennis, excursion tours, nightly entertainment, spa treatments and more at this adults-only playground and *no business meetings!*

Qualification Period

The qualification period is for business written between January 1, 2014 and December 31, 2014, and issued and paid for no later than January 19, 2015.

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Cases that are declined, withdrawn, not taken, surrendered, or lapsed during the qualification period and within two months after the qualification period will not be counted toward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 business: 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. 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 attend.

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, 2015, 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 Insurance Company
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