

Lose Yourself...
LIBERTY
Luxury
Settlers Life 2017 Sales Conference
NYC • Bermuda Cruise



Win 2 trips in 1
New York City • Bermuda Cruise



Write \$50,000 in 2016 and join us on a cruise to Bermuda!

Write at least \$100,000 and you'll get an extra stay in New York City plus extra perks on the cruise!



**Settlers
Life**
It's about people.

Settlers Life 2017 Sales Conference Qualification Details

Bermuda Cruise - May 20-25, 2017 6 day/5 night cruise

	Individual Partner		Partner Agency
	Senior	Achiever	Achiever
Net Annual Sales	\$25,000	\$50,000	\$250,000
Beyond Benchmark Bonus	\$500	\$1,000	

New York City + Bermuda Cruise - May 18-25, 2017 6 day/5 night cruise • 2 days/1 night NYC

	Individual Partner			Partner Agency		
	President	Chairman	Spartan	President	Chairman	Spartan
Net Annual Sales	\$100,000	\$150,000	\$200,000	\$500,000	\$1,000,000	\$1,500,000
Beyond Benchmark Bonus	\$2,000	\$3,000	\$4,000			
Club Level Room	✓	✓	✓	✓	✓	✓
Presidents' Dinner	✓	✓	✓	✓	✓	✓
Gold Coin	✓	✓	✓			

Qualification requirements for Achievers and Agency Achievers contracted after March 31, 2016 will be reduced to \$35,000 and \$187,500, respectively, along with an 85% 13-month persistency.

Additional Requirements and Information:

Beyond Benchmark Bonus - The Beyond Benchmark Bonus will be awarded to those partners who **EXCEED ALL** Quality Benchmarks, which are found on Form S-32.

Conference Standings - All conference standings will be published in our field newsletters and on my.settlerslife.com. Any questions should be directed to the Partner Support Center at 1-800-877-6191.

IRS Regulations - All qualifiers who attend the conference will be issued a 1099 for the entire cost of the partner/guest(s).

Partner Agency Requirement - No more than 50% of the qualification amount may come from any one individual partner or partner agency in your down line hierarchy.

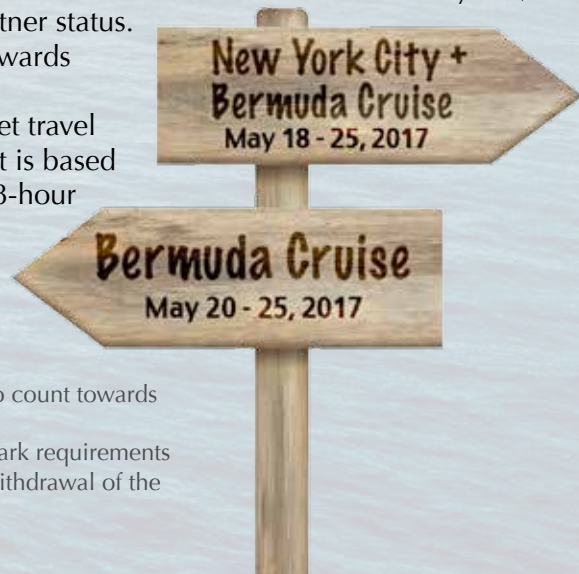
Passport Requirement - Though not required for the cruise, it is highly recommended that each attendee obtain a passport. In the event of an emergency, a passport would be required to obtain a flight back to the United States from Bermuda.

Senior Partner - A currently active partner who is at least age 65, has been contracted with Settlers Life for fifteen years, and has qualified for five previous sales conferences based on non-senior partner status.

Single Pay Policies - 25% of single pay net annualized premium will count towards conference qualification.

Travel Allowances - The travel allowance is provided to attendees to help offset travel and other expenses associated with the conference. Travel allowance amount is based upon travel method and distance to conference location. Partners within an 8-hour drive from the destination will be issued a travel allowance for driving only. Maximum travel allowance not to exceed \$600.

Writing Partner - The writing partner recognized is the writing number listed on the life application. There is no credit given for transferred business.



Qualification period is Jan. 1, 2016 - Dec. 31, 2016. Policy must have a 2016 effective date to count towards qualification.

Conference qualification and attendance is dependent upon adherence to our quality benchmark requirements (Form S-32). Unsatisfactory results during or after the qualification period could result in the withdrawal of the conference invite.