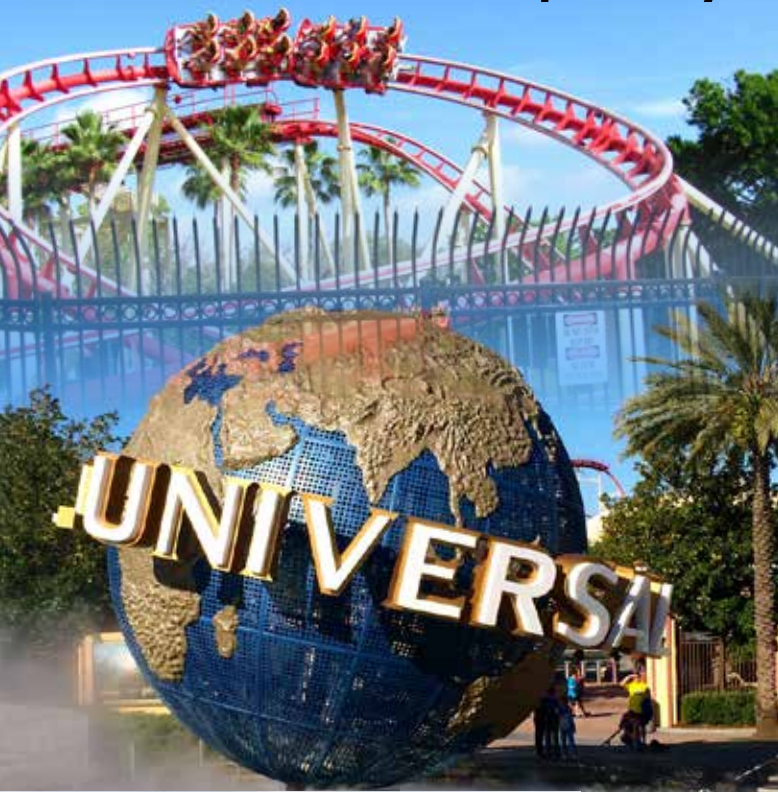


Settlers Life 2019 Sales Conference



You qualify. **You CHOOSE.**



When you qualify for our 2019 Sales Conference, you get to decide where you'll spend the 3-day/2-night getaway! This year there will be no business meeting and no planned activities. This is your vacation - you've earned it!

Best of all, it will only take \$36,000 in net-annualized premium to qualify!

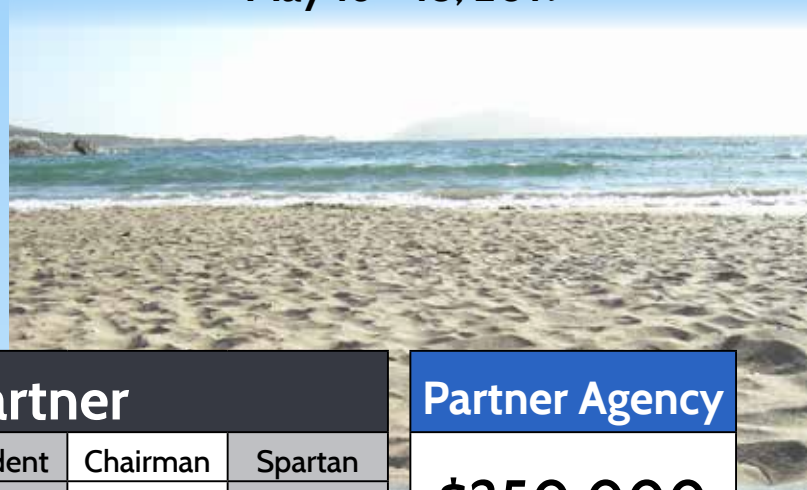
Will you choose Fun or Sun?



Which -will you- CHOOSE?

Loews Portofino Bay
Orlando, FL
May 9 – 11, 2019

Loews Coronado Bay Resort
San Diego, CA
May 16 – 18, 2019



Individual Partner

	Senior	Qualifier	Achiever	President	Chairman	Spartan
Net Annual Sales	\$25,000	\$36,000	\$50,000	\$100,000	\$150,000	\$200,000
Production Bonus			\$1,000	\$2,000	\$3,000	\$4,000
Gold Coin*				✓	✓	✓

Partner Agency

\$250,000

*Plus increase of at least
30% production over the
previous year.*

Qualification requirements for Qualifiers contracted after March 1, 2018 will be reduced to \$30,000 and those contracted after July 1, 2018 will be reduced to \$24,000; along with an 85% 13-month persistency.

Additional Requirements and Information:

Production Bonus - A production bonus will be awarded to those partners who meet the production requirements and meet all quality benchmarks (see Form # S-32 for details).

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 and one guest. All costs associated with additional guests, whether adult or child, will be the responsibility of the partner and must be paid in advance of the trip.

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. New partner agency with less than 12 months previous year production must hit \$250,000 to qualify.

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

Controlled Business - Business written on yourself, family members, and other current or previous Settlers Life agents does not count towards production requirement.

Travel Allowances - Travel allowances will be issued to partners within an 8-hour drive from the destination. Allowance amount varies based on distance to conference location. 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.

*Gold Coin is valued at approximately \$1,200.

Qualification period is January 1, 2018 – December 31, 2018. Policy must have a 2018 effective date to count towards qualification. Conference qualification and attendance is dependent upon adherence to our quality benchmark requirements. Partner must be active and in good standing at time of event to attend. Unsatisfactory results during or after the qualification period could result in the withdrawal of the conference invite. Settlers Life is the final interpreter of these rules and guidelines; all decisions made by Settlers Life will be final.

*For agent use only
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