

QUALIFICATIONS AND RULES



2026 FINAL EXPENSE LEADERS' CONFERENCE

# THE BREAKERS®

## PALM BEACH

MAY 17 - 20, 2026





## \$25 GRAND COULD MEAN SUN & SAND

### VENUE:

[The Breakers – Palm Beach, FL](#)

### QUALIFICATION PERIOD:

July 1, 2025 – Dec. 31, 2025

### TRIP DATES:

May 17, 2026 – May 20, 2026

### PRIZE:

Qualifiers will earn a three-night trip for the agent and one guest to The Breakers, Palm Beach. Trip includes round-trip airfare from the closest major airport to the qualifier's home, hotel accommodations, hotel/airport transfers for two, hosted meals and activities.

### QUALIFICATION DETAILS:

Must be a top 25 agent with a minimum of \$25,000 in issued premium within the qualification period.

### ELIGIBILITY:

- Eligibility applies to all contracted agents.
- Qualified non-commissioned LOA agents will require upline approval to attend.

### RULES:

- Business must be issued within the qualification period. A policy is issued after the first payment is received and the policy is activated.
- No buyout option available. If an invited attendee is unable to attend, it will move to the next qualifier.
- The trip is not transferable or redeemable for cash. There is no cash equivalent or other award if a producer does not accept the invitation to attend.
- Qualifiers must hold a current contract and be in good standing at the time of the trip to be eligible to attend. An agent in good standing:
  - Does not have a debit balance larger than \$1,000 without a mutually agreed upon repayment plan.
  - Does not have any outstanding or DOI complaints/concerns.
- Contest results will be calculated 45 days after the contest period ends.
- Invitations will be sent after qualifiers have been identified and vetted by Aflac.
- Awards will be determined by Aflac in accordance with its records and in its sole discretion.
- Aflac reserves the right to modify, change or cancel this program at any time.
- All Aflac home office decisions are final.

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Not open to the general public. Open to legal residents to the 50 U.S./D.C. and official U.S. territories, 18+, who are contracted Tier One producers in good standing. Void where prohibited. Contest runs from July 1, 2025, at 12:01 a.m., through December 31, 2025, at 11:59 p.m. Subject to full rules available from T1Brokers@aflac.com. Sponsor: American Family Life Assurance Company of Columbus, 1932 Wynnton Road, Columbus, GA 31999. Approved by WWHQ, CT-25-02847, 6/20/2025. Expires 01/2026



**2026 Final Expense Leaders' Conference Contest**  
**Tier One**  
**Official Rules**

NO PURCHASE OR PAYMENT OF ANY KIND NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. **NOT OPEN TO THE GENERAL PUBLIC.**

**1. Eligibility:** The 2026 Final Expense Leaders' Conference Contest (the "Contest") is open to: legal residents of the fifty (50) United States, the District of Columbia, and official U.S. territories, who are at least eighteen (18) years of age or older, who are active contracted Tier One Call Center agents ("Eligible Entrant") in good standing from the start of the Contest Entry Period through winner verification and disbursement of prizes, who are located in the United States, the District of Columbia, or an official U.S. territory, all at the time of entry. Non-commissioned Licensed Only Agents ("LOA") are considered Eligible Entrants but require upline approval in order to attend the conference.

Each Eligible Entrant's continued participation in the Contest is contingent on such individual's continued eligibility throughout the Contest Entry Period and through winner verification and prize disbursement. To be eligible, individuals must also comply with the Honor Club's General Guidelines, including that the entrant has a no-pay rate of 13.04% or lower at the conclusion of the Contest Entry Period.

This Contest is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. Participation constitutes Eligible Entrant's full and unconditional agreement to these Official Rules and Sponsor's decisions, which are final and binding in all matters related to the Contest. Winning a prize is contingent upon fulfilling all requirements set forth herein. In the event an Eligible Entrant separates before a winner is verified and prizes disbursed, or at any point is not in good standing, such individual may be disqualified, as determined in Sponsor's sole discretion.

**2. Sponsor:** American Family Life Assurance Company of Columbus, 1932 Wynnton Road, Columbus, GA 31999 ("Sponsor" or "Aflac").

**3. Contest Entry Period:** The Contest runs from July 1, 2025 at 12:01 am Eastern Time ("ET") and ends December 31, 2025 at 11:59 pm ET (the "Contest Entry Period"). The exact Contest start day/time shall be determined by such Week's end time/day as determined by Sponsor in its sole discretion.

**4. How to Enter/Winner Selection:** During the Contest Entry Period, each Eligible Entrant will work to achieve the most Final Expense Annualized Premium (“AP”). Each Eligible Entrant’s final Contest entry will be their total Final Expense AP from applications written and issued during the Contest Entry Period. All determinations of written and issued applications shall be determined by Sponsor in its sole discretion.

At the end of the Contest Entry Period, the Sponsor will calculate and finalize each Eligible Entrant’s AP. The top twenty-five (25) Eligible Entrants in total Final Expense AP, and with a minimum of \$25,000 issued AP, written during the Contest Entry Period will be the qualifiers.

All qualifiers are subject to verification. All determinations as to timing, receipt, and validity of all Contest numbers, timings, etc. shall be determined by Sponsor in its sole discretion. Individuals who do not follow all instructions and/or abide by these Official Rules or other instructions of Sponsor may be disqualified.

**5. Winner Notification:** Within approximately sixty (60) business days from the end of the Contest Entry Period, potential winners will be notified via email. Potential winners are subject to verification. Winners may be required to complete, sign, and return an Affidavit of Eligibility/Liability Release, and, where lawful, a Publicity Release, within the time frame specified thereon or prize may be forfeited, in Sponsor’s sole discretion. If a potential winner is found not to be eligible or not in compliance with these Official Rules, if attempted notification or any prize is returned as undeliverable, if any required documents are not returned within the required number of days, if a winner cannot be verified, or if a winner is otherwise unable or unwilling to accept and claim the prize (or any portion thereof) as stated, then the winner may be disqualified and the prize may be forfeited in Sponsor’s sole discretion. In the event that a potential winner is disqualified for any reason, Sponsor reserves the right to award the prize to an alternate Eligible Entrant in a manner it deems fair and equitable, even if the winner’s name has been publicly announced. Sponsor is not responsible for any change of email address, mailing address and/or telephone number of Eligible Entrants.

**6. Prizes (25):** Each verified qualifier will receive the following prize: a trip for the winner and a guest to the Tier One Final Expense Leaders’ Conference at The Breakers Palm Beach in Palm Beach, Florida, departing on May 17, 2026, and returning on May 20, 2026. No other travel dates are available. If you are unable to travel on these dates, prize will be forfeited and awarded to an alternate winner. Prize includes round trip airfare for the winner and one guest from an airport closest to winner’s home to Palm Beach International Airport (PBI), up to \$700 per person; transportation to/from Palm Beach International Airport and the Breakers Palm Beach; three (3) nights’ accommodations (one (1) standard hotel room, double occupancy); and select meals and

excursions as determined by the Sponsor in its sole discretion. Approximate Retail Value (“ARV”) of each prize: \$6,666.00 per qualifier.

ARV is as of date of printing of these Official Rules. The difference between any stated ARV and actual value will not be awarded to winner. Limit: one (1) trip prize per person. Winner must be able to travel on the dates specified and dates cannot be changed or rescheduled unless determined by the Sponsor in its sole discretion. In the event, for any reason, the winner is not able to travel to the Breakers Palm Beach from May 17, 2026, to May 20, 2026, such winner will be disqualified and the prize will be forfeited in its entirety and no substitution prize shall be awarded.

Selection of all prize details not specified herein (including without limitation airline, departure and arrival airport, and hotel) are solely within Sponsor’s sole discretion. Winners are solely responsible for any and all expenses and incidental travel costs not expressly stated in the prize description herein, including but not limited to, additional ground transportation, in-room charges (e.g., mini-bar, room service, telephone, movies, etc.), meals and beverages (not provided by the sponsor during the event), gratuities, travel upgrades, excess baggage fees, and personal incidentals. Winners may be required to provide a valid major credit card or some other acceptable form of payment, as determined in the hotel’s sole discretion upon hotel check-in and all in-room charges, telephone calls, meals, beverages, hotel upgrades, amenities, personal incidentals and any other expenses charged to the winner’s hotel room will be charged to that major valid credit card or deducted from the deposit provided. Travel is subject to terms and conditions set forth in these Official Rules and those set forth by selected travel providers, availability and other material restrictions may apply. Winner must have all necessary identification and/or travel documents (e.g., a valid driver’s license and/or U.S. passport) required for travel. Sponsor is not responsible for any fees or additional charges resulting from a winner’s change to itinerary or accommodations. Sponsor shall not be responsible for any cancellations, delays, diversions or substitution or any act or omissions whatsoever by the air carriers, hotels or other transportation companies or any other persons providing any of these services and accommodations to passengers including any results thereof such as changes in services or accommodations necessitated by same. Sponsor shall not be liable for any loss or damage to baggage. If a winner becomes disabled or cannot otherwise fully enjoy the prize due to illness, Sponsor shall have the option at its sole discretion of being relieved of liability for fulfillment of the prize award and no other compensation in lieu of the prize will be awarded. Winner is responsible for obtaining his/her own travel, medical and life insurance and the associated costs. All travel is subject to any and all restrictions instituted by the Department of Defense and/or Department of Homeland Security, as required. Airline tickets are non-refundable/non-transferable and are not valid for upgrades and/or frequent flyer miles. All airline tickets are subject to flight variation, work stoppages, and schedule or route changes. Additional prize award details and travel information may be provided to winner at the time of notification. Lost, stolen or damaged tickets, travel vouchers or certificates will not be replaced or exchanged. Sponsor is not responsible for any delay or cancellation of prize or prize events due to unforeseen

circumstances, or those outside of Sponsor's control. Determination of guest eligibility will follow guidelines as outlined in the WWHQ Honor Club Guidelines.

Prizes are non-transferable and no substitution of prize is offered, except at the sole discretion of the Sponsor. If a prize, or any portion thereof, cannot be awarded for any reason, Sponsor reserves the right to substitute a prize with another prize of equal or greater value. Sponsor also reserves the right to substitute a prize, or any portion thereof, in accordance with the Honor Club Guidelines, in its sole discretion. Prize winners will be solely responsible for all federal, state and/or local taxes, and for any other fees or costs associated with the prizes they receive, regardless of whether it, in whole or in part, is used.

**7. Release:** As a condition of entering, entrants agree (and agree to confirm in writing, if requested): (a) to release Sponsor, its affiliates, subsidiaries, retailers, and agents, and each of their officers, directors, employees and agents ("Promotion Parties"), from any and all liability, loss or damage incurred with respect to the awarding, receipt, possession, and/or use or misuse of any prize or any item redeemed therewith; (b) under no circumstances will any entrant be permitted to obtain awards for, and entrant hereby knowingly and expressly waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses and/or any rights to have damages multiplied or otherwise increased; (c) all causes of action arising out of or connected with this Contest, or any prize awarded, shall be resolved individually, without resort to any form of class action; and (d) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred (if any), excluding attorneys' fees and court costs.

**8. Publicity:** Except where prohibited by law, each winner grants (and agrees to confirm this grant in writing, if requested) permission for Sponsor and those acting under its authority to use his/her name, photograph, and/or likeness, for advertising and/or publicity purposes in any and all media now known or hereinafter invented without territorial or time limitations and without compensation.

**9. General Conditions:** Sponsor is not responsible for lost, late, misdirected, undelivered, incorrect, or inaccurate entry information whether caused by Internet users or by any of the equipment or programming associated with or utilized in the Contest or by any technical or human error which may occur in the processing of the entries. Sponsor reserves the right to cancel, suspend and/or modify the Contest, or any part of it, if any fraud, bugs, virus, technical failures, or any other factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of the Contest, as determined by Sponsor in its sole discretion. In the event of cancellation, Sponsor may award the prizes from among all eligible, non-suspect entries received prior to cancellation in a manner it deems fair and just. Sponsor is not responsible for computer system, phone line, hardware, software or program malfunctions, or other errors, failures or delays in computer transmissions, the website, or network connections that are human or technical in nature.

Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process, the website, or the operation of the Contest or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Contest may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

**10. Binding Arbitration:** Any controversy or claim arising out of or relating to this Contest shall be settled by binding arbitration in a location determined by the arbitrator as set forth herein (provided that such location is reasonably convenient for claimant), or at such other location as may be mutually agreed upon by the parties, in accordance with the procedural rules for commercial disputes set forth in the Comprehensive Arbitration Rules and Procedures of JAMS ("JAMS Rules and Procedures") then prevailing, and judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. The arbitrator shall be selected pursuant to the JAMS Rules and Procedures. The arbitrator shall apply Georgia law consistent with the Federal Arbitration Act and applicable statutes of limitations, and shall honor claims of privilege recognized at law. In the event that the claimant is able to demonstrate that the costs of arbitration will be prohibitive as compared to the costs of litigation, Sponsor will pay as much of the claimant's filing and hearing fees in connection with the arbitration as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive. If any part of this arbitration provision is deemed to be invalid, unenforceable or illegal (other than that claims will not be arbitrated on a class or representative basis), or otherwise conflicts with the rules and procedures established by JAMS, then the balance of this arbitration provision shall remain in effect and shall be construed in accordance with its terms as if the invalid, unenforceable, illegal or conflicting provision were not contained herein. If, however, the portion that is deemed invalid, unenforceable or illegal is that claims will not be arbitrated on a class or representative basis, then the entirety of this arbitration provision shall be null and void, and neither claimant nor Sponsor shall be entitled to arbitrate their dispute. Upon filing a demand for arbitration, all parties to such arbitration shall have the right of discovery, which discovery shall be completed within sixty days after the demand for arbitration is made, unless further extended by mutual agreement of the parties. THE ARBITRATION OF DISPUTES PURSUANT TO THIS PARAGRAPH SHALL BE IN THE ENTRANT'S INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. THE ARBITRATOR MAY NOT CONSOLIDATE OR JOIN THE CLAIMS OF OTHER PERSONS OR PARTIES WHO MAY BE SIMILARLY SITUATED. DO NOT ENTER THIS CONTEST IF YOU DO NOT AGREE TO HAVE ANY CLAIM OR CONTROVERSY ARBITRATED IN ACCORDANCE WITH THESE OFFICIAL RULES.

BY PARTICIPATING IN THE CONTEST, EACH ENTRANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (1) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE CONTEST, OR ANY PRIZE AWARDED, WILL BE RESOLVED INDIVIDUALLY THROUGH BINDING ARBITRATION AS SET FORTH ABOVE, WITHOUT RESORT TO ANY FORM OF CLASS ACTION AND (2) ENTRANT'S REMEDIES ARE LIMITED TO A CLAIM FOR MONEY DAMAGES (IF ANY) AND ENTRANT IRREVOCABLY WAIVES ANY RIGHT TO SEEK INJUNCTIVE OR EQUITABLE RELIEF. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY SET FORTH ABOVE AND IN SECTION 7(B)-(D), SO SUCH LANGUAGE MAY NOT APPLY TO EVERY ENTRANT.

**11. Governing Law & Jurisdiction:** This Contest and its Official Rules are governed by US law and are subject to all applicable federal, state and local laws and regulations. All issues and questions concerning the construction, validity, interpretation and enforceability of the Contest Official Rules, or the rights and obligations of entrants and Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of Georgia, U.S.A., without giving effect to the conflict of laws rules thereof, and any matters or proceedings which are not subject to arbitration as set forth in Section 10 of these Official Rules and/or for entering any judgment on an arbitration award, shall take place in the State of Georgia, in the City of Columbus.

**12. Entrant's Personal Information:** Please see the privacy policy located at <http://www.aflac.com/aboutaflac/privacypolicy.aspx> for details of Sponsor's policy regarding the use of personal information collected in connection with this Contest. Any questions, comments or complaints regarding this Contest shall be directed to Sponsor. If you are selected as a winner, your information may also be included in a publicly available winners list.

**13. Winners List:** For a list of winners, please email [T1Brokers@aflac.com](mailto:T1Brokers@aflac.com). Requests must be received within thirty (30) days of winner selection date and include the Aflac contest approval number (CT-25-02847).