

# 2027 SALES LEADERS CONFERENCE

The Excelsior | April 18-24, 2027

# *Florence*

## General Rules and Eligibility

- Final qualification for the Conference is determined by the Company and takes into consideration such factors as percentage of underwritten business, persistency, loss ratio, indebtedness to the Company and the business relationship between the qualifier and the Company.
- Qualifiers must be in compliance with all Company and state marketing rules and regulations and be in good standing with Bankers Fidelity Life Insurance Company®, Bankers Fidelity Assurance Company™ and Atlantic Capital Life Assurance Company™.
- The Company governs all rules and regulations of the Conference and may modify, alter or change any rules and/or regulations during the qualification period.
- The Company reserves the right to change the announced dates, destination or hotels.
- The Company and/or its authorized representatives are responsible for all Conference planning and arrangements, including airline ticketing.
- If any flight changes are made by the qualifier or their guest after they have confirmed and booked their flight itinerary, the qualifier will be responsible for any change or cancellation fees incurred. Qualifier agrees to pay by check or from their as-earned commission account where commissions can support the charge.
- If qualifier/guest cancels after final arrangements have been made with airlines, hotels and venues, the qualifier is responsible for any cancellation fees incurred and will reimburse the Company.
- The Company reserves the right to cap the number of qualifiers due to the exclusivity of the location and venue capacity maximums due to contractual agreements.
- Due to the business purpose of the Conference, no cash equivalent payment will be made to any person who qualifies to attend the Conference but fails to do so for any reason.
- Agents and agencies can only qualify in one category, assigned by the Company, based on the compensation schedules in their signed contract.
- Only qualifying Agents, Recruiting Agencies and National Marketing Organizations and their guest may attend.
- All performance criteria calculations are set by the Company.
- All qualifiers are invited to bring one guest.
- No substitutions are permitted.
- All decisions of the Company are final.

# Qualification Period

## October 1, 2025 – October 1, 2026

### Category (Top # of qualifiers) Minimum Production

Agent (55)	\$235,000
Recruiting Agency Tier 1 - GA & MGA (2)	\$750,000
Recruiting Agency Tier 1 - IMO & FMO (3)	\$1,500,000
National Marketing Organization (5)	\$3,000,000

Qualification is based on net issued production for all products during the qualification period (October 1, 2025 – October 1, 2026). Policies must have an effective date no later than October 1, 2026 and must be active throughout the qualification period. Bankers Fidelity will only take the top qualifiers from each category. If you reach the minimum production requirement, you are not guaranteed a spot.

### If contracted after March 1, 2026

Agent	\$117,500
Recruiting Agency Tier 1 (GA & MGA)	\$375,000
Recruiting Agency Tier 2 (IMO & FMO)	\$750,000
National Marketing Organization	\$1,500,000

Cancer, HIP, FE & STC	200%
UW & OE Medicare Supplement	100%
Conversions & Replacements	100%

No credit will be given for Medicare Disability plans or any Guaranteed Issue plans.

Qualifier must be in good standing with the company. Bankers Fidelity reserves the right to withhold an invitation to the annual Sales Leaders Conference should any of the following performance criteria occur:

- Persistency drops below 70%
- Loss Ratio exceeds 70%
- Underwritten business mix falls below 50%

## 2027 Production Clubs

Club Qualification Period Jan. 1, 2026 - Dec. 31, 2026

Based on net issued production

Agent	Top 3 Ancillary Producers & Top 2 Medicare Supplement Producers
Recruiting Agency Tier 1 - GA & MGA (2)	Top 2 Ancillary Producers & Top 2 Medicare Supplement Producers
Recruiting Agency Tier 1 - IMO & FMO (3)	Top 2 Ancillary Producers & Top 2 Medicare Supplement Producers
National Marketing Organization	Top 2 Ancillary Producers & Top 2 Medicare Supplement Producers