



SENIOR MARKET NEW ERA LIFE INSURANCE COMPANY'S 2020 LEADERS CONFERENCE

SANTA BARBARA, THE AMERICAN RIVIERA FOUR SEASONS BILTMORE HOTEL - SEPTEMBER 2020

There are seaside escapes. Then, there is a gentle crescent of the California coast that connects breathtaking beaches, soaring mountains, verdant vineyards, elevated enclaves and electric communities. From exhilarating outdoor adventures to fascinating arts and culture to an incredible variety of local food and wine, there is something for everyone to discover in Santa Barbara.

SUBMISSION PERIOD
July 1, 2019 - June 30, 2020
 Applications must be submitted and received between the above dates. Policies must be issued and paid for by July 10, 2020 and remain in force throughout the entire qualification period.

REQUIREMENTS
Senior Market and U65 Health Credits are combined.
Producer 240,000 Credits
Agency* 1,200,000 Credits
 *An agency must have a minimum of 10 producing agents.



NEW BUSINESS ONLY. SEE BACK FOR QUALIFICATION RULES AND EXCLUSIONS.

NEW ERA LIFE INSURANCE COMPANY'S 2020 LEADERS CONFERENCE

100% CREDIT

Underwritten Med Sup*
Underwritten Final Expense or Term Life
MA GAP

*Ages 65+ only. No conversion business.

150% BONUS

IN ADDITION TO REGULAR CREDIT
Underwritten Med Sup husband & wife
Underwritten Med Sup plus Final Expense
Underwritten Med Sup plus Dental
Underwritten Med Sup plus Pink Ribbon Cancer Plan

Bonus is for e-app only

50% CREDIT

Open Enrollment Med Sup (Excludes GI)
GI Final Expense or Term Life

75% BONUS

IN ADDITION TO REGULAR CREDIT
Underwritten Med Sup (E-App Only)

ANNUITY MARKET

6% CREDIT

Single Premium Annuity (New Money)

3% CREDIT

Internal Exchange Annuity (Old Money)

CREDITS

Defined as new premium (annualized or single), minus lapsed premium (annualized or single) for each qualifying issued and paid policy. Qualification Credits for personal producers is defined as new premiums, minus lapsed premium for policies issued and paid for during the qualification period. Only new business applications will qualify for the 2020 Leaders Conference. Conversion or replacement policies do not qualify.

SUBMISSION & QUALIFYING PERIOD

Applications must be submitted & received between July 1, 2019 and June 30, 2020. Policies must be issued & paid for by July 10, 2020 and remain in-force throughout the Qualification Period.

RULES & EXCLUSIONS

Invitation shall be by H.O. only, is nontransferable, and substitutions are not permitted.

Qualifiers will be considered for an invitation for themselves and one approved guest. Only the qualifying producer and their guest may attend. Accommodations and transportation are not transferable and cannot be used outside of the Leaders Conference dates. No prizes, gifts or cash will be given to non-attendees.

An Agent/Agency/FMO can only qualify at one level. No multiple qualifications.

Final qualification for the conference is determined by the Company and takes into consideration factors such as persistency, loss ratio, underwritten business, indebtedness to the Company and business relationship between the qualifier and the Company.

New Era reserves the right to withhold an invitation. For non-attendance by a qualifier; a 1099 will be issued for costs such as reserved room, airfare and other items unable to be canceled.

The Company reserves the right to cap the number of qualifiers due to venue capacity and or contractual agreements.

The Company, at its sole discretion, reserves the right to modify or change any of the qualifications, rules or offerings at any time. New Era Life Insurance Companies' interpretation and decisions of any of these rules shall be final and conclusive.