

# INCENTIVE TRIPS 2016

COMPANY	WHERE	WHEN	QUALIFICATIONS	QUALIFICATION PERIOD
<b>GREAT AMERICAN</b>	GAFRI Partner Points: Silver, Gold, Platinum Levels	Redeem at will once 36,000 points have been attained	One Partner Point = \$25 in paid single premium	Ongoing with annual qualification
<b>AMERICAN NATIONAL</b>	The One & Only Palmilla Los Cabos, Mexico	May 7-11, 2017	Min. \$100,000 conference credit & 12 new cases Top 80 qualifiers (Conference credit = 5% of annuity premium)	January 1, 2016 to December 31, 2016
<b>ALLIANZ</b>	Producer Perks	Redeem for Travel or merchandise	Must reach Gold Club Status at 60,000 CPC Combined Product Credit = 10% of Annuity Premium	Ongoing
<b>LEGACY MARKETING</b>	Ritz-Carlton Montreal	September 10-15, 2016	\$2,800,000	July 1, 2015 to June 30, 2016
<b>ASSURITY</b>	Dublin, Ireland The Westbury Hotel	June 4-8, 2017	\$80,000 in premium credits—Legacy Estate Maximizer Credits: 10% Single Premium Whole Life 100% 3-, 5-, 10- Pay Whole Life	Nov 1. 2015-Dec 30. 2016
<b>RELIANCE STANDARD</b>	RSL Rewards Program	Credits to be used for airplane tickets, hotels, rental cars, cruises, etc. Expires 12/31 of the 2 <sup>nd</sup> year after qualification.	Earn rewards each year starting at \$800,000 of annuity premium. Travel Credits= 0.20% of deferred premium and 0.10% of immediate premium. Max credits per year \$10,000. Can carry over for 3 years	Ongoing
<b>AMERICAN EQUITY</b>	Maui, Hawaii	September 27-October 1, 2016	\$3,000,000 paid premium	July 30, 2015 to June 30, 2016
<b>ATHENE</b>	Prague, Czech Republic	May 9-12, 2017	\$4,000,000 in annuity premium	January 1, 2016 to December 31, 2016
<b>FORETHOUGHT</b>	Elite Agent Bonus Program	Rolling Four-Quarters	\$750K—0.50% bonus \$1Mi—1.00% bonus \$2.5M—1.50% bonus \$3M—2.00% bonus	Rolling Four-Quarter Basis
<b>North American Company</b>	Epic Elite Producer Club	2016	1M in annuity premium — 0.50% bonus 2.5M in annuity premium — 1.00% bonus	Ongoing
<b>NATIONAL WESTERN</b>	Sales Conference: 1 Hotel South Beach - Miami, FL Champions Club: Casa Marina- A Waldorf Astoria Resort - Key West, FL	2017	Sales Conference: Min. of 8 issued cases + \$2,525,000 annuity premium or \$127,000 life premium Champions Club: Min. of 16 issued cases + \$3,900,000 premium or \$220,000	January 1, 2016 to December 31, 2016
<b>OXFORD LIFE</b>	Oxford Life Producer Incentive Program	Redeem for Lead Generation Travel or Cash	\$1,200,000 Annuity Premium	January 1, 2016 to December 31, 2016
<b>SENTINEL SECURITY</b>	Banyan Tree Mayakoba Resort— Playa Del Carmen, Mexico	May 1-6, 2017	70,000 Credits and Top 15 Annuity Agents Credits= 5% of annuity premium up to 15,000 max per case	March 1, 2016 to February 28, 2017