



We're already excited for our upcoming trip to Israel and we hope you are too! Now is the time to make sure you qualify.

Agents will be qualified if the following performance is met:

Premium **\$90,000**

PI Persistency 80%

P2 Persistency 65%

Contest based on activated date of application Annuity products are factored at 10%

Important: Any deviation from the conference program is at the qualifier's expense and subject to availability. All additional travel expenses must be paid in full by the participant prior to the conference. The Home Office may, if necessary, amend the rules governing qualification requirements for the 2020 Conference during the qualification period. The company reserves the right to amend the amount of conference credit given for annuity sales

only if and when Department of Labor restrictions on compensation on qualified annuity sales go into effect.

Expenses – Federal/state income tax incurred as a result of attending the conference is the responsibility of the qualifier. A 1099 in the amount of the "fair market value" of the trip will be issued. It is suggested that participants consult their tax advisor in regard to tax treatment.