



CONFERENCE OF CHAMPIONS 2018

Nous allons au Québec



Join us in picturesque **Quebec City, Quebec, Canada** at the magnificent **Fairmont Chateau Frontenac**. This castle-like hotel towers over the city from atop Cap-Diamant. Just steps below, explore the neighborhood of Old Québec and take in the history of this UNESCO world heritage site. This North American city with European charm awaits YOU.

Qualifying Period: January 1st through December 31st 2017

Conference Dates: June 10th through 14th 2018

Minimum Requirements	Net Production Amount (NPA) ¹	12-month inforce ratio ²	1 st Quarter 2018 Requirement
The TOP 15 Personal Producers in good standing qualify with:	45,000 or 50,000	85% or 80%	At the end of March 2018, your 12-month inforce ratio must be at least 80% and you must have new submitted business during the 1 st quarter of 2018.
PLUS our Top 3 Qualifiers will enjoy upgraded accommodations and amenities.			
Additional Incentives			
Four days – Three nights for two at your choice of almost 500 hotels & resorts plus a \$100 Hotel Gift Card. ³	45,000 plus 25,000 or 50,000 plus 25,000	85% or 80%	
PLUS the TOP Qualifier of this group is awarded an upgrade: Your choice of Five Days-Four nights for two at your choice of almost 500 hotels or resorts, plus two round trip coach tickets within the continental USA and Canada, plus a \$200 Hotel Gift Card. ³			

¹Net Production Amount (NPA):

- Universal Life credit: 100% of the lesser of target or annualized premium
- Whole Life and Term credit: 100% of annualized premium
- GPM Life Single Premium Annuity credit: 6% of the Single Premium
- GPM Life Flexible Premium Annuity credit: 50% of planned Premium
- LSW (National Life Group) Indexed Annuity through GPM: 5% of single premium to a maximum of 25% of Life NPA (GPM Life products)



²12-month inforce ratio measures all policies settled during the 12 month period immediately preceding the report date that are still inforce on the report date (divided by) all policies settled during the 12 month period immediately preceding the report date. 12-month inforce ratio is reported on Agent Access, and can be actively managed by working your Delinquent Policies Report, also available to you on Agent Access.

³Travel will be booked through Journeymasters, in accordance with all Journeymasters stipulations. Otherwise, all prizes will be forfeited and no other compensation will be offered. Travel specifics are subject to change.

Conference travel and all prizes are subject to 1099 reporting. All Home Office decisions concerning qualifiers and incentive program rules are final. Substitute awards are not permitted.

