

# Final Expense Sales Conference



## Ritz Carlton Aruba

May 5 - 9, 2019



**Issued and paid  
Final Expense production from  
November 27 through December 31, 2017  
will count toward qualification for  
BOTH Half Moon Bay AND Aruba!**

**Qualification Period** November 27, 2017 - December 31, 2018

**Production Requirements** (Final Expense Annualized Paid Premium)  
Producer: \$80,000 - Qualify for an invitation with a guest  
\$115,000 - Receive a \$500 cash incentive\*  
\$135,000 - Qualify for President's Reception Level 1 - *one additional night with arrival on May 4th*  
\$150,000 - Qualify for President's Reception Level 2 - *two additional nights with arrival on May 3rd*  
\$170,000 - Receive an additional \$1,000 cash incentive\*

**General Agent/Manager:** If a General Agent/Manager has two direct reports qualify, that General Agent/Manager will qualify for an invitation with a guest.

**IMO/Agency Owner/Manager:**

\$400,000 - Qualify for an invitation with a guest. For each additional \$400,000, earn an additional invitation plus one guest, up to a maximum of ten additional invitations.\*\*  
\$725,000 - Qualify for President's Reception Level 1 - *one additional night with arrival on May 4th*  
\$800,000 - Qualify for President's Reception Level 2 - *two additional nights with arrival on May 3rd*

**President's Cabinet** Qualify for any two years as a President's Reception Invitee within a four-year period, and you will be awarded the prestigious gold President's Ring in addition to your early arrival in Aruba.

**Persistency** A minimum persistency of 77% will be required.

Pro-Rata Qualifications	Contract Date	Producer	IMO/Agency Owner/Manager
	January 2018 or prior	\$80,000	\$400,000
	February 2018	\$76,800	\$384,000
	March 2018	\$73,728	\$368,640
	April 2018	\$70,779	\$353,894
	May 2018	\$67,948	\$339,739
	June 2018	\$65,230	\$326,149
	July 2018	\$62,621	\$313,103

Anyone contracted after July 31, 2018 will not be eligible to qualify.

In order to qualify for Production Requirements, business must be recorded as issued and paid during the qualification period of November 27, 2017 to December 31, 2018. Policies not taken/NTOs will be deducted from production. IMO/Agency Owner/Manager/General Agent/Agent must be in good standing with the Company at the time the invitations are issued and must not owe any outstanding balance to Columbian or have any unresolved complaints against them. The Company reserves the right to determine who shall and shall not attend any conference. Invitations are not transferable, and qualifications that are not used are forfeited. A qualification may not be converted to cash, transferred, or applied to future conferences. The value of any prize awarded may be reported for tax purposes as required by law. Each winner is solely responsible for reporting and paying any and all applicable taxes related to the above referenced prize.

\*Cash incentives are awarded only to producers who attend the conference. \*\*Additional invitees must be actively working in the agency as an employee, not as an agent. Producers contracted with Columbian who had an opportunity to qualify and did not are not eligible to receive an invitation. Invitations can be extended to officers and key staff of the Agency.

Columbian Life Insurance Company Home Office: Chicago, IL Administrative Service Office: Binghamton, NY 13902