

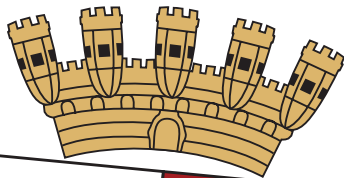


United Home Life/United Farm Family Life Present:
The 2019 Winner's Circle Incentive Trip

The Islands of **Malta**

Step Into History!

April 25-30, 2019



NEW!

Qualification period: 1/1/18 - 12/31/18

Ivvjaggar lura fiz-żmien!

(Travel back in time!)

Qualification Period: **NEW!**

The qualification period runs from January 1, 2018 through December 31, 2018.
Business must be written, issued, and paid between January 1, 2018 and December 31, 2018.

Qualification Details:

The production requirement for Personally Producing Writing Agents is **\$75,000** of Annualized First-Year Premium (net of not-taken & lapses) during the qualification period, irrespective of Net Annualized Commissions earned.

The production requirement for MGAs who don't normally write personal business is **\$75,000** of Annualized First-Year Commissions (net of not-taken & lapses) during the qualification period. Commission "credit" from any personally written business cannot exceed the annualized policy premium.

Commissions generated by sub-agents (Licensed Only Agents) will count toward an upline's production at 50% of the first-year commission generated by those agents.

Ineligible cases:

- Cases that are declined, withdrawn, or not taken will not be counted toward qualification.
- Cases that are surrendered or lapsed during the qualification period will be counted only to the extent of commissions earned prior to policy termination.
- Applications written on the life of the agent, members of the agent's immediate family, or other controlled business.

Travel Arrangements & Details:

United Home Life (UHL) will make all necessary travel arrangements which will be booked through UHL's authorized travel agency, Travel Leaders. The trip includes:

- ✓ Airfare to/from Valletta, Malta.
- ✓ Five nights at the Phoenicia Malta hotel.
- ✓ Daily breakfast.
- ✓ Welcome Reception/Farewell Dinner/One Group Activity.

Attendance is by Company invitation only. **Invitations are not transferable without express prior permission of the Company**, and may not be redeemed for cash. Invitee must be in good standing with the Company – acceptable persistency and placement ratios, a secured debit balance, acceptable field underwriting, and must be duly licensed and contracted with the Company. The invitee and his/her official guest must be 18 years or older. The Company is not responsible for making arrangements for anyone other than invitee and one adult guest. All participants must have a valid passport with at least 6 months' validity from the last date of travel. The value of the trip will be reported on Form 1099, as required by the Internal Revenue Service. All decisions concerning the trip and the eligibility of each participant are at the sole discretion of United Home Life/United Farm Family Life which reserves the right to change either the location or dates of this trip.

