



Sandals Royal Bahamian Spa Resort & Offshore Island

Naussau, Bahamas; May 3 – May 7, 2012



Make plans now to join United Home Life at this spectacular destination!

(For more information on this fabulous resort, go to www.sandals.co.uk/main/bahamian/ba-home.cfm)

Qualification Period

The qualification period runs from March 1, 2011 through February 29, 2012. Business must be written, issued and paid for between March 1, 2011 through February 29, 2012.

Qualification Details

- Qualifier must produce \$40,000 of net annualized first year commissions during the qualification period. This applies to all agents in the hierarchy. **For purposes of the contest, annualized first year commissions means the commissions to be paid for the ENTIRE 1st policy year, i.e. all 12 policy months**

Example: Case issued for \$50 monthly premium by agent on a 60% first year commission schedule with MGA on 70% commission schedule.

Credit towards trip for agent: $\$50 \times 12 \times .60 = \360

Credit towards trip for MGA: $\$50 \times 12 \times .10 = \60

Travel Arrangements and Details

- United Home Life will make all necessary travel arrangements, and these will be booked through United Home Life's authorized travel agency, Travel Leaders Inc.
- Trip includes:
 - Roundtrip airfare for qualifier and a guest from a gateway city
 - 5 days and 4 nights at the Sandals Royal Bahamian Spa Resort & Offshore Island for qualifier and a guest.
 - ALL meals, snacks and drinks (both alcoholic and non-alcoholic) on the resort premises
 - Round trip airport to resort transfers and resort gratuities

Ineligible Cases

- Cases that are declined, withdrawn, or not taken will not be counted towards qualification.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 producer, members of the producer's immediate family, or other "controlled" business are ineligible

Qualifier must be in good standing with the company – acceptable persistency and placement ratios, secured debit balance, acceptable field underwriting. The qualifier must be contracted and licensed with United Home Life/United Farm Family Life. The qualifier and his/her guest must be 18 years or older. All participants must have a valid passport with at least 6 months validity from the last day of travel. The value of the trip will be reported as income 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 Home Life reserves the right to change either the location or the dates of this trip. No cash or other form of remuneration will be paid in lieu of attendance.