



Trinity Life Insurance Company



**FAMILY BENEFIT  
LIFE INSURANCE CO.**

2019 PRESIDENT'S CLUB MEETING  
LEGENDARY DANUBE RIVER CRUISE

Austria, Germany & Hungary

June 9, 2019 – June 16, 2019



WHICH  
LEVEL ARE  
YOU GOING  
TO  
QUALIFY?

**QUALIFICATION PERIOD**

January 1, 2018  
THROUGH  
December 31, 2018

# 2019 PRESIDENT'S CLUB 7 Day European River Cruise

Celebrate the beauty and history of the Danube, one of Europe's most fabled rivers, as you cruise from Nuremberg through the Main-Danube Canal across the Continental Divide. Visit centuries-old towns and marvel at the beautiful vistas slowly gliding past. Enter Austria and cruise through the lush Wachau wine region, a UNESCO World Heritage Site. Conclude your European river cruise vacation with visits to two grand capitals, Vienna and Budapest.



## PRESIDENT'S CLUB MEETING INCLUDES:

- Round trip air for 2 from closest U.S. International Airport
- Ground transportation to/from airport and ship
- Onboard Dining in a variety of venues
- Fine wine, beer and soft drinks with lunch & dinner
- Internet and Wi-Fi Access on-board
- Personalized service during both Cruise and Land Programs
- Daily Entertainment including Cultural Performances
- Tours in every destination

### Ports of Call:

Day	Port
Sunday June 9	Embarkation
Monday June 10	Nuremberg, Germany
Tuesday June 11	Regensburg, Germany
Wednesday June 12	Passau, Germany
Thursday June 13	Melk, Austria
Friday June 14	Vienna, Austria
Saturday June 15	Budapest, Hungary
Sunday June 16	Disembark



**PASSAU:** You will have a choice of a walking tour of Passau's Old Town, past the old city fortifications, Rathaus, Domplatz and Residenzplatz squares, as well as St. Stephen's Cathedral, or more active guests may join either a guided bike tour along the Danube from Passau to Erlau or a guided hike up to the Veste Oberhaus fortress overlooking Passau. Return to the ship this afternoon for a scenic cruise to Linz.



**VIENNA:** You will have a chance to savor the Baroque elegance of romantic Vienna through your choice of one of three different excursions: a panoramic tour of Vienna that guides you past the majestic Opera House, the former Imperial Palace of the Habsburg Emperors, Parliament, Town Hall, Vienna University, historic city center, and see St. Stephen's Cathedral. A second option is a walking tour of Vienna's hidden treasures that takes you to secret places and sights like Ankeruhr, a whimsical Art Nouveau clock. Your third option is a guided bike tour along the Danube and through the Donaupark. You can join a guided bike ride to Klosterneuburg Monastery, or explore at your leisure. Be sure to sample some Viennese coffee and pastries.



Fisherman's Bastion, Mathias Church and spectacular views of the Danube. After dinner, the ship will sail a special Illuminations Cruise past the city's glittering riverfront.

**BUDAPEST:** Your morning excursion includes sightseeing in the cities of Buda and Pest spread over both banks of the river. You will see famed Heroes' Square and Castle Hill, home to



**NUREMBERG:** You have two excursion options. Take a tour of the city's medieval highlights, including Nuremberg Castle, Town Hall, Notre Dame and the house of artist Albrecht Dürer, or join a WWII tour and see the Coliseum, Nazi Parade Ground and Justice Palace.

## QUALIFICATION REQUIREMENTS:

### **Producer:**

- \$70,000 of Issued & Paid Annualized Life Premium. Cabin with Balcony.
- \$80,000 of Issued & Paid Annualized Life Premium earns Cabin Upgrade.
- \$90,000 of Issued & Paid Annualized Life Premium earns Cabin Upgrade.
- Minimum Number of Lives: 15
- Credit for First Year Collected Annuity Premium: 2.25%
- Credit for Single Pay Whole Life: 10%
- Persistency Requirement of 85% based on submitted, issued, paid and delivered business during the Qualification Period will be calculated on January 31, 2019.

### **Agency:** Must have minimum of one producer qualify **plus:**

- \$600,000 Issued & Paid Annualized Life Premium. Cabin with Balcony.
- \$750,000 Issued & Paid Annualized Life Premium earns Cabin Upgrade.

### **MGA Commission Schedules:** Must have minimum of two producers qualify **plus:**

- \$800,000 Issued & Paid Annualized Life Premium. Cabin with Balcony.
- \$1,000,000 Issued & Paid Annualized Life Premium earns Cabin Upgrade.

### **QUALIFICATION PERIOD:**

- The qualification period will be twelve months from January 1, 2018 to December 31, 2018.
- Applications must be dated after January 1, 2018 and postmarked before midnight December 31, 2018.
- All qualified business must be issued, paid and delivered no later than January 31, 2019.

### **ELIGIBILITY:**

- The qualified producer must be in good standing and under contract with the company at the time of the President's Club meeting and must attend the meeting to receive President's Club benefits. All rules are at the discretion of Trinity Life Insurance Company (TLIC) & Family Benefit Life Insurance Company (FBLIC) and may be modified to meet changes that may occur during the qualification period. The decision of TLIC & FBLIC on any interpretation of these rules shall be conclusive.

### **CONTEST GUIDELINES:**

- May qualify only once. One cannot qualify at both the Producer, Agency &/or MGA Levels.
- Producer may only count towards one Agency &/or MGA Qualification.
- Business must be issued, delivered, and in-force when reports for qualifications are completed.
- In-house replacements and exchanges do not count towards qualifications.
- Canceled and lapsed business issued during the qualification period will be subtracted.
- Attendance is by invitation and only qualified Producers, Agencies & MGAs will be notified.
- Split business will be adjusted accordingly to determine qualification requirements.
- Guest may not be another licensed agent unless spouse/significant other.
- Federal / State income tax incurred as a result of attending President's Club meeting is the responsibility of the qualifier. A 1099 in the amount of the fair market value of the trip will be issued. Costs incurred by TLIC & FBLIC for qualifier's and/or spouse/guest's non-attendance will be shown as earnings to qualifier, such as reserved room, airfare or any other items unable to be cancelled. Consult your tax advisor in regard to tax treatment.
- Travel arrangements will be scheduled from the nearest U.S. International Airport as determined by the TLIC & FBLIC travel coordinator. Travel restrictions may apply. Any additional pre- or post-extension for travel, change in itinerary, rooms or other arrangements will be at the qualifier's expense and must be handled between the qualifier and TLIC's & FBLIC's selected travel representative.
- Not redeemable for cash or other remuneration or transferable in anyway.
- No qualification prorated. No buy-in qualification.
- No premium credit for business written on the producer's own life or member of their immediate family.
- No exceptions to contest qualifications or contest guidelines.

For more information,  
Please Contact  
Marketing Department  
Toll-free at (866) 211-0811

This flyer is intended for  
Trinity Life Insurance Company &  
Family Benefit Life Insurance Company  
Producers and Appointed Agents only.

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