



Four Seasons Whistler • June 26 - 30, 2016

70,000 Production Amount for Agents



Production Amount: equal to Weighted Premium of certificates issued during the Qualifying Period (less nontaken, lapsed, and surrendered certificates issued during the Qualifying Period)

Weighted Premium equals:

Whole Life:

- 125% annualized premium

Universal Life:

- 125% of the lesser of target or annualized premium

Simplified Issue Whole Life/Graded Death Benefit:

- 100% of annualized premium where first premium was drafted
- 110% of annualized premium where first premium was CWA

Single Premium Whole Life:

- 20% of single premium

Term:

- 100% of annualized premium

Single Premium Deferred Annuity, Single Premium Immediate Annuity:

- 10% of single premium

Flexible Premium Deferred Annuity:

- 50% of flexible premium

For agent information only. Agent must hold an active contract at time of event to attend. Attendance is by invitation only. Invitee must attend, no cash equivalent will be offered. All agents must meet Royal Neighbors' expected QOB guidelines (as defined on the agent website) throughout the entire qualifying period to be eligible for the trip. All decisions on the trip and the eligibility of each participant are at the sole discretion of Royal Neighbors of America.

Agent must have issued a minimum of 12 life applications or a minimum of 6 annuity applications with Royal Neighbors.



ROYAL NEIGHBORS OF AMERICA®

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Form 229W-1; Rev. 11-2014