



TRANSAMERICA LEADING DISTRIBUTORS CLUB CONVENTION

MAY 11-15, 2016

Barcelona: a Mediterranean gem overflowing with art, architecture, culture and history.



Strolling La Rambla. Exploring the Gothic Quarter. Admiring the amazing art of Picasso and architecture of Gaudi. Barcelona has a fascinating history, from its Roman beginnings in the First Century BC to its role today as the cosmopolitan heart of Spain. It is also the location for Transamerica's 2016 Leading Distributors Club Convention.



This is your opportunity to experience one of the world's top destinations in an entirely unique way—the Transamerica way! Sun-filled days, exciting nightlife, and the breathtaking beauty of Barcelona await, when you qualify for the 2016 convention.

Contact your General Agent for more information!



Qualification Period:

Accounting months of January 2014-December 2015.

Production Credits:

The qualification amount is based on Production Credits as defined below:

- Term: 100% first-year paid annualized premium
- Fixed Universal Life: 100% first-year paid annualized premium
- Indexed Universal Life: 100% first-year paid annualized premium
- Variable Universal Life: No credits
- Business written through Transamerica Financial Life Insurance Company (TFLIC): No credits

Producer Qualification Criteria:

- \$500,000 in Production Credits and 10 creditable and paid cases

General Information

Qualifiers with Transamerica contracts in force at the time the convention is held, and their immediate families (spouses and children 18 years of age and under) may attend. Note: although qualifiers may bring children to the convention, the convention format, activities, and events are designed for the qualifier and spouse/adult guest.

Transamerica will pay convention expenses for LDC qualifiers and their spouses/adult guests. The qualifier must pay for all expenses incurred by his or her dependent children. These trips are not transferable or exchangeable for cash or other trips.

Convention expenses include: transportation, hotel room charges, organized meals, allowances for meals that are not organized, and organized tours, entertainment, etc. as designated by Transamerica.

Under current tax laws and regulations, "gross income includes amounts received as prizes or awards." Accordingly, the value of the trip will be treated as additional compensation for purposes of any applicable tax reporting.