

Escape from the ordinary
PANAMA

Qualification Period

January 2, 2014 – September 30, 2014

Location

The Westin Playa Bonita, Panama | All-Inclusive Resort

Trip Dates

January 25, 2015 – January 29, 2015

Bonus additional 1 day awarded to the top 10 agents

Qualifications

Top 50 Agents, \$90,000 Minimum

100% for Medicare Supplement

150% for Final Expense

The top 50 agents with a minimum of \$90,000 in personal production credit will qualify for the trip (5 days/4 nights). The top 10 qualifiers will receive an extra night. Medicare Supplement sales earn 100% personal production credit; Final Expense sales earn 150% personal production credit. Only business personally produced by the agent counts towards personal production credit. Applications must be received by home office between 1/2/14 and 9/30/14, and placed in force by 10/17/14. Business must be in force when eligibility is determined.

Trip is for qualifiers and their adult guests only, age 21 and over. Agents and their guests will be responsible for acquiring passports before the trip, and must have these by 10/17/14 in order for Stonebridge Life to book flights. Each qualifying agent will earn one hotel room at the convention and two round-trip airfare tickets (coach class) to the convention location. Qualifiers must have an active contract with Stonebridge Life and be in good standing with the company at the time of the trip. Qualifier's in-force policyholder block must maintain company average persistency & placement rates in order to qualify.

Not all agents are eligible for this incentive trip. Please contact your upline for more information. Stonebridge Life will be the sole authority in determining qualifying participants. The trip is not transferable. If the qualifier cannot attend the trip, no other compensation will be offered. Stonebridge Life reserves the right to modify, change or cancel trip and/or qualifications at any time.

Under current tax laws and regulations gross income includes amounts received as prizes and awards. Accordingly, the value of your award/trip will be treated as additional compensation for purposes of any applicable tax reporting. A 1099 will be issued in accordance of the rules of the IRS. The 1099 amount will be based on airfare, hotel room charges, activities and an average for food and beverage. For more information contact: agencyalsupport@transamerica.com.

Final Expense whole life insurance products and Medicare Supplement products are issues by Stonebridge Life Insurance Company, Rutland, VT.

For agent use only. Not for public distribution.