



ROYAL NEIGHBORS AGENT SALES TRIP

FOUR SEASONS JACKSON HOLE

JUNE 3 - 6 2018

QUALIFYING PERIOD: JANUARY 1 TO DECEMBER 31, 2017

\$600,000 Production Amount for IMO's

\$300,000 Production Amount for RGAs

\$80,000 Production Amount for Agents

Production Amount: equal to Weighted Premium of certificates issued during the Qualifying Period (less not-taken, lapsed, and surrendered certificates issued during the Qualifying Period)

Weighted Premium Equals:

Whole Life and Term:

- 120% of the annualized premium

Universal Life:

- 120% of the lesser of target or annualized premium

Single Premium Whole Life:

- 20% of single premium

Simplified Issue Whole Life/Graded Death Benefit:

- 100% of annualized premium

Single Premium Deferred Annuity, Single Premium Immediate Annuity:

- 10% of single premium

Flexible Premium Deferred Annuity:



INSURING LIVES

SUPPORTING WOMEN

SERVING COMMUNITIESSM

Legal Disclaimer: 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 (NT/EL below 28% and Persistency above 75%) throughout the entire qualifying period to be eligible for the trip.

Agents are required to deliver a minimum of 5,000 convention credits during the last 3 months of the qualification period (Oct, Nov and Dec 2017). Agent must have issued a minimum of 12 life applications or a minimum of 6 annuity applications with Royal Neighbors. All valid contests, current and future, for the 2018 Agent Sales Trip, Boots and Brims, will be calculated into the production amount.

All decisions on the trip and the eligibility of each participant are at the sole discretion of Royal Neighbors of America.