

ROYAL NEIGHBORS AGENT SALES TRIP



FAIRMONT BANFF

ALBERTA, CANADA

June 5-8, 2022

QUALIFYING PERIOD:

January 1 to December 31, 2021

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:

- **Jet Term and Jet Whole Life:**
150% of the annualized premium
- **Single Premium Whole Life:**
15% of single premium
- **Simplified Issue Whole Life/Graded Death Benefit:**
100% of annualized premium



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SUPPORTING WOMEN
SERVING COMMUNITIESSM

For agent information only. Agent must hold an active contract at time of event to attend. Attendance is by invitation only. No cash equivalent will be offered. Agents cannot cash out or transfer the trip to another person. All agents must meet Royal Neighbors' expected QOB guidelines (NT/EL below 28%, Activation Ratio above 70%, and Persistency above 75%) throughout the entire qualifying period to be eligible for the trip. The agent must be in good standing both at the time the trip is awarded and at the time of the trip to attend. 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 2021). Agent must have a minimum of 12 issued life applications with Royal Neighbors during 2021 to qualify. All valid contests, current and

future, for the 2022 Agent Sales Trip, will be calculated into the production amount.

Federal/state income tax incurred as a result of attending the convention is the responsibility of the qualifier. A 1099 in the amount of the "fair market value" of the trip will be issued. It is suggested that participants consult their tax advisor in regard to tax treatment. Total number of qualifiers who may be invited to attend is limited to the top 65 who meet the qualification criteria. Additional qualifiers may be added at the discretion of RNA. All decisions on the trip and the eligibility of each participant are at the sole discretion of Royal Neighbors of America. Royal Neighbors reserves the right to modify or cancel at any time.