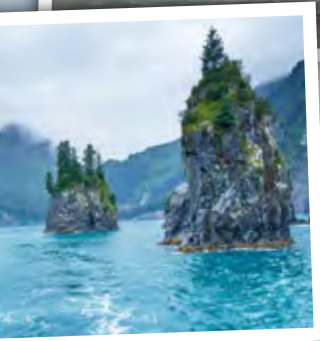
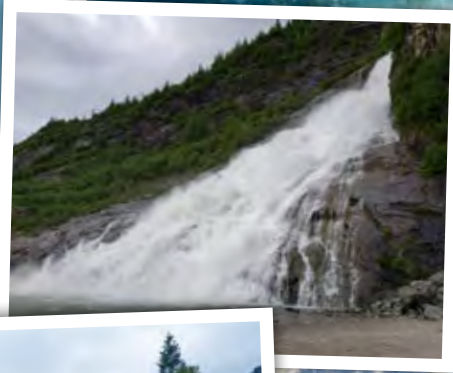


United Home Life/United Farm Family Life Present:
The 2023 Winner's Circle Incentive Trip

AN ALASKAN CRUISE

JOURNEY NORTH



Color the world with UHL/UFL!
Join us in Alaska! **June 23-30, 2023**

Qualification period: 1/1/22 – 12/31/22

EXPERIENCE LIFE ON THE LAST FRONTIER!

QUALIFICATION PERIOD:

The qualification period runs from January 1, 2022 through December 31, 2022.
Business must be written, issued and paid between January 1, 2022 and December 31, 2022.

QUALIFICATION DETAILS:

The production requirement for **Personally Producing Writing Agents** is **\$60,000** of Annualized First-Year Premium (net of not-takens & lapses) during the qualification period, irrespective of Net Annualized Commissions earned.

The production requirement for **MGAs** who don't normally write personal business is **\$60,000** of Annualized First-Year Commissions (net of not-takens and lapses) during the qualification period. Commission "credit" from any personally written business cannot exceed the annualized policy premium.

Commissions generated by sub-agents (Licensed Only Agents) will count toward an upline's production at 50% of the first-year commission generated by those agents.

Ineligible cases:

- Cases that are declined, withdrawn, or not taken will not be counted toward qualification.
- Cases that are surrendered or lapsed during the qualification period will be counted only to the extent of commissions earned prior to policy termination.
- Applications written on the life of the agent, members of the agent's immediate family, or other controlled business.

TRAVEL ARRANGEMENTS & DETAILS:

United Home Life (UHL) will make all necessary travel arrangements which will be booked through UHL's authorized travel agency, Travel Leaders. The trip includes:

- ✓ Airfare to/from Seattle, Washington.
- ✓ Seven nights aboard Royal Caribbean's Ovation of the Seas.
- ✓ Welcome Gathering/Awards Event.

Attendance is by Company invitation only. **Invitations are not transferable without express prior permission of the Company**, may not be redeemed for cash, and are only for the specified travel dates. Invitee must be in good standing with the Company – acceptable persistency and placement ratios, a secured debit balance, acceptable field underwriting, and duly licensed and contracted with the Company. The invitee and his/her official guest must be 18 years or older. The Company is not responsible for making arrangements for anyone other than invitee and one adult guest. The value of the trip will be reported on Form 1099, as required by the Internal Revenue Service. All decisions concerning the trip and the eligibility of each participant are at the sole discretion of United Home Life/United Farm Family Life which reserves the right to change either the location or dates of this trip.