



NAPA VALLEY

Reward Your Senses

JUNE 24-28, 2019

Agent Travel Incentive

Enjoy the beauty and charm of Napa Valley — America's premier wine, food and arts capital. Savor the breathtaking views, delectable wines and the amazing Meadowood luxury resort — as a qualifier of this exciting travel incentive from EquiTrust.

QUALIFICATIONS

Top-30 producers will be selected at the end of the September 4, 2018 — February 28, 2019 qualification period. Eligible business must be issued by March 29, 2019 to qualify.

Eligible Products: all annuity and life products currently offered by EquiTrust.

Minimum Production/Business Requirements:

\$1.5 million premium in 5-or-more cases on eligible business.



Qualifications & Campaign Rules

Qualifications

- Top 30 Producers will be selected at the end of the September 4, 2018 — February 28, 2019 qualification period.
- Eligible Products: all annuity and life products currently offered by EquiTrust.
- Minimum Production/Business Requirements: \$1.5 million premium in 5-or-more cases on eligible business.
- Eligible Business:
 - Applications must be received between September 4, 2018 and February 28, 2019 and issue by March 29, 2019. Qualifying contracts and policies must be in force at the time of travel.
 - Premium received on existing annuity contracts either pending or issued will not be eligible towards minimum production.

One qualification per agent. Personal production only.

No combination of sales among multiple agents. Agents in partnerships must qualify individually. Qualification credit given only to the writing agent(s) on a policy. Split cases count per split.

Trip Awards are not transferable.

Premium for policies issued on the agent or agent's immediate family does not qualify.

Credit will not be given for premiums coming directly or indirectly from EquiTrust contracts.

No substitutes allowed. No financial or other considerations in lieu of attendance.

All licensed agents actively appointed and in good standing with EquiTrust are eligible to qualify unless otherwise limited by their supervising firms.

IMOs and associated staff, field managers and wholesalers are not eligible. Individuals in the employ of an IMO whether salaried or commissioned are not eligible to qualify.

Trip consists of two round-trip air fares from the nearest major airport, ground transportation between destination airport and Meadowood, hotel accommodations (double occupancy), special amenities and some company-sponsored events. Ground transportation between home and home airport is not included.

Qualifiers may bring one adult guest (21 or older). No buy-ins for additional guests. This is an adult only trip. Children are not invited to attend this incentive nor permitted to accompany a parent at parent's cost.

Participation is by invitation only. Invitations are extended at the company's sole discretion. Qualifiers must attend on stated dates. Travel restrictions may apply.

Trip extensions are allowed. Coordination of all extensions must be handled by EquiTrust's travel agency. Any costs associated with trip extensions or upgrades are the sole responsibility of the agent and must be paid in full by the participant prior to the trip.

Any deviation from the planned EquiTrust incentive program is at the qualifier's expense. Qualifiers must be active and in good standing at the time of the trip to attend. They must exemplify the highest standards of ethical and professional conduct, and maintain a record free from compliance and market conduct issues.

Trip "fair market value" is reported as income to the qualifier; 1099s will be issued. Federal/state income tax incurred as a result of attending the trip is the responsibility of the qualifier. It is suggested that the participants consult their tax advisors in regard to tax treatment.

In the event the qualifier does not plan to attend after registration and airline ticketing, proper notice must be received in advance to avoid penalties.

EquiTrust reserves the right to alter or end this program at any time, including changes to the site and travel dates, and holds sole discretion in the handling of issues outlined in these rules.