

Conference January 17-22, 2020

Conference Qualification Period January 1, 2019–October 1, 2019

## Senior/Individual Market

### 2020 Conference Qualification Requirements

Category	Production Requirement
Agent	\$100,000.00
GA	\$275,000.00
Platinum Partners	\$375,000.00
MGA	\$675,000.00
Partner Marketing Group	\$1,500,000.00

### Contract date after May 15, 2019

Agent	\$65,000.00
GA	\$150,000.00
Platinum Partners	\$250,000.00
MGA	\$400,000.00
Partner Marketing Group	\$850,000.00

## Senior/Individual Market

### 2020 Production Club Requirements

Production Club Period 1/1/2019–12/31/2019 *Based on net issued production*

	Bronze	Silver	Gold	President's Club
Agent	\$100,000.00	\$125,000.00	\$175,000.00	\$250,000.00
GA	\$275,000.00	\$325,000.00	\$400,000.00	\$525,000.00
Platinum Partners	\$375,000.00	\$425,000.00	\$500,000.00	\$625,000.00
MGA	\$675,000.00	\$725,000.00	\$800,000.00	\$1,000,000.00
Partner Marketing Group	\$1,500,000.00	\$200,000.00	\$2,500,000.00	\$3,500,000.00

## Senior/Individual Market Credit Amounts

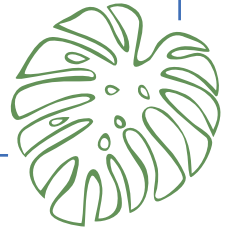
Qualification is based on net issued production during the qualification period (January 1, 2019–October 1, 2019). Policies must have an effective date no later than October 1, 2019 and must be active throughout the qualification period.

STC, HIP, Cancer, DI & Accident	200%
Underwritten Medicare Supplement	100%
Open Enrollment	50%
Life	150%

All conversions and replacements will be credited at 0%.  
No credit will be given for Medicare Disability plans or any Guaranteed Issue plans.

Bankers Fidelity reserves the right to withhold an invitation to the annual Sales Leaders Conference should any of the following performance criteria occur:

- Persistency drop below 70%
- Loss Ratio exceed 70%
- Underwritten business mix fall below 50%



## A tropical oasis is the setting for the 2020 Sales Leaders Conference

Bankers Fidelity invites you to indulge in *pura vida* as we embark on our annual adventure and explore Costa Rica in 2020.

Known for its scenic rainforests, ethereal cloud forests and rich variety of colorful animals, this Central American country is a dream come true for eco-tourists. Outdoor adventures are plenty, including zip lining, river rafting, sport fishing and, of course, surfing.

If escaping the day-to-day is more your speed, Costa Rica is the perfect destination to relax, rejuvenate and renew your spirit.

Unwind at a spa offering treatments using locally-sourced volcanic mud and forget your cares on a sun-kissed beach. After a day of pampering, including the finest in farm-to-table cuisine, head up to your sumptuous, modern room and let the gentle sound of the waves serve as your soundtrack as you drift off to sleep, ready for the next day's experiences.

Additional details, including agenda and hotel amenities, are coming soon, so start planning ahead and prepare to get lost in the lush and luxurious delights of Costa Rica.

# Join us in Costa Rica in 2020!

## General Rules and Eligibility for the 2020 Sales Leaders Conference

- Final qualification for the Conference is determined by the Company and takes into consideration such factors as percentage of underwritten business, persistency, loss ratio, indebtedness to the Company and the business relationship between the qualifier and the Company.
- Qualifiers must be in compliance with all Company and state marketing rules and regulations and be in good standing with Bankers Fidelity Life Insurance Company®, Bankers Fidelity Assurance Company™ and its legal entities.
- The Company governs all rules and regulations of the Conference and may modify, alter or change any rules and/or regulations during the qualification period.
- The Company reserves the right to change the announced dates, destination or hotels.
- The Company and/or its authorized representatives are responsible for all Conference planning and arrangements, including airline ticketing.
- Due to the business purpose of the Conference, no cash equivalent payment will be made to any person who qualifies to attend the Conference but fails to do so for any reason.
- All qualifiers are invited to bring one guest.
- If any flight changes are made by the qualifier or their guest after they have confirmed and booked their flight itinerary, the qualifier will be responsible for any change or cancellation fees incurred. Qualifier agrees to pay by check or from their as-earned commission account where commissions can support the charge.
- Only qualifying Agents, General Agents, Managing General Agents, Platinum Partners and Partner Marketing Groups and their guest may attend.
- Agents and agencies can only qualify in one category, assigned by the Company, based on the compensation schedules in their signed contract.
- All performance criteria calculations are set by the Company.
- The company reserves the right to cap the number of qualifiers due to the exclusivity of the location and venue capacity maximums due to contractual agreements.
- No substitutions are permitted.
- All decisions of the Company are final.



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2020 Qualification Requirements  
**Senior/Individual Market**  
Bankers Fidelity®  
Sales Leaders Conference  
in Costa Rica  
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