

ST. VINCENT & THE GRENADINES

PARADISE IS CALLING... AND IT'S ALL INCLUSIVE!

Leave your wallets at home and join us in the Caribbean on the stunning islands of St. Vincent. Enjoy all inclusive luxury accommodations such as gourmet dining experiences, premium spirits, day to night entertainment, and more!

EAT AND DRINK

- 12 dining concepts
- Breakfast, lunch, dinner, and snacks
- Bottomless top-shelf spirits
- Nine bars, including a swim-up bar

PLAY

- Snorkeling and equipment
- Hobie Cats, paddleboards, and kayaks
- Four pools, two whirlpools, and one scuba pool
- Private white sand beach
- Tennis and other land sports
- State-of-the-art fitness center
- Day and night entertainment, including live shows

April 2026

ESCAPE THE ORDINARY

New Era Life Insurance Co.
2026 Leaders
Conference

QUALIFYING IS EASY

Producers - 250,000 credits

Quick Starts - 120,000 credits

Agencies - 1,750,000 credits

FMOs - 5,250,000 credits



New Era
Life Insurance Companies

¹Assumption based on bundle premium being \$400 per month

²Original hire date of 8/1/2025 or after to be considered a Quick Start Producer

³Must have at least 10 producing agents earning at least 25,000 credits each during the contest period

See additional pages for more qualification information and limitations.



U65 HEALTH QUALIFYING CREDIT

100% QUALIFYING CREDIT FOR UNDERWRITTEN NEW BUSINESS (100% OF ANNUALIZED PREMIUM)

- Optimum Health Saver
- Health Choice Select
- Health Saver Plus Gold
- Health Saver Plus III
- Premier Health Saver
- Flex Choice Health
- Specified Disease or Specified Disease Plus
- Critical Illness Rider or Policy
- 24-Hour Enhanced Accident
- Individual Accident Expense (Catastrophic)
- Gap
- Dental Plus
- Whole Life or 10 Year Level Term Life
- Pink Ribbon Cancer
- Other Accident and Health

150% QUALIFYING CREDIT FOR UNDERWRITTEN NEW BUSINESS (150% OF ANNUALIZED PREMIUM)

Write a qualifying indemnity plan bundled with two or more qualifying ancillary products.

Qualifying Hospital Indemnity Plans:

- Optimum Health Saver
- Health Choice Select
- Health Saver Plus Gold
- Health Saver Plus III
- Premier Health Saver

Qualifying Ancillary Plans:

- Specified Disease or Specified Disease Plus
- Critical Illness Rider
- 24-Hour Enhanced Accident
- Individual Accident Expense
- 10 Year Level Term Life

Applications must be issued, paid for, and still in-force as of 2/13/2026 to qualify. Qualifying credits for each market are combined. Qualifying Credit for a GI group/individual policy is credited at 50% and must comply with the current underwriting guidelines. All rewrite/replacement policies do not qualify.



ANNUITY QUALIFYING CREDIT

6% QUALIFYING CREDIT

Single Premium Annuity (New Money)

3% QUALIFYING CREDIT

Internal Exchange Annuity (Old Money)



Applications must be issued, paid for, and still in-force as of 2/13/2026 to qualify.
Qualifying credits for each market are combined.

SUBMISSION & QUALIFYING PERIOD

- Submission Period: 3/15/2025 - 1/31/2026. Applications must be submitted and received between these dates
- Qualifying Period: 3/15/2025 - 2/13/2026. Applications must be issued, paid for, and still in force as of 2/13/2026 to qualify

ELIGIBILITY REQUIREMENTS

- To be eligible for a Quick Start Producer spot, producer must be contracted with Company for the first time on or after 8/1/2025
- To be eligible for an Agency spot, agency manager (a) must have at least 10 producing agents earning a minimum of 25,000 Credits each during the contest period
- Qualifiers must meet the minimum Qualifying Credit requirement as outlined in this flyer
- U65 Health qualifiers must have a persistency ratio of 70% or greater at the level they qualify for (i.e. as Producer, as Agency, as FMO)
- U65 Health Producers must have a loss ratio of 60% or less and U65 Health Agencies/FMOs must have a loss ratio of 50% or less to qualify
- U65 Health producers must have submitted and issued business during the last month of the contest to qualify

QUALIFYING CREDIT

Qualifying Credit as outlined below for Producers is defined as new premium minus lapsed premium for policies issued and paid for during the Qualifying Period. Only new business applications will qualify.

- Life Insurance: \$1 annualized premium is equal to \$1 of Qualifying Credit
- Annuity: \$1 annualized premium is equal to \$0.06 of Qualifying Credit
- Under 65 Health: \$1 standard/underwritten annualized premium is equal to \$1 of Qualifying Credit
- Other health: \$1 annualized premium is equal to \$1 of Qualifying Credit

RULES & EXCLUSIONS

- An invitation shall be considered by home office only, is nontransferable, and substitutions are not permitted; no prizes, gifts or cash will be given to non-attendees
- A Producer/Quick Start/Agency/FMO can only qualify at one level and Company has the right to limit invitations to one per household
- Qualifiers will be considered for an invitation for themselves and one guest subject to approval by home office; only the qualifying producer and their approved guest may attend
- Accommodations and transportation are not transferable and cannot be used outside of the Winners Circle dates
- Final qualification for the conference is determined by the Company and takes into consideration factors such as persistency, loss ratio, underwritten business, indebtedness to the Company and business relationship between the qualifier and the Company
- The Company reserves the right to withhold an invitation for any reason
- For non-attendance by a qualifier; a 1099 will be issued for costs such as reserved room, airfare and other items unable to be canceled and qualifier's commissions are subject to be charged if reason of cancellation is not acceptable to the Company
- The Company reserves the right to cap the number of qualifiers due to venue capacity and or contractual agreements
- The Company, at its sole discretion, reserves the right to modify, change or cancel any of the qualifications, rules or offerings at any time
- The Companies' interpretation and decisions of any of these rules, eligibility requirements, etc. shall be final and conclusive

TRIP BEHAVIOR

Any invited agent or guest is prohibited from proselyting or recruiting other agents directly or indirectly as well as spreading rumors about the Company or other agencies/agents to cause fear, worry or concern. Any such activity is regarded as inappropriate behavior and may result in automatic disqualification from future trips with the Company, or in extreme cases, termination of appointment with the Company. Additional rules will be outlined in the Invitation and Agreement Form and sent to those who have qualified.

New Era Life Insurance Company, Philadelphia American Life Insurance Company and New Era Life Insurance Company of the Midwest are collectively considered 'The Company.'