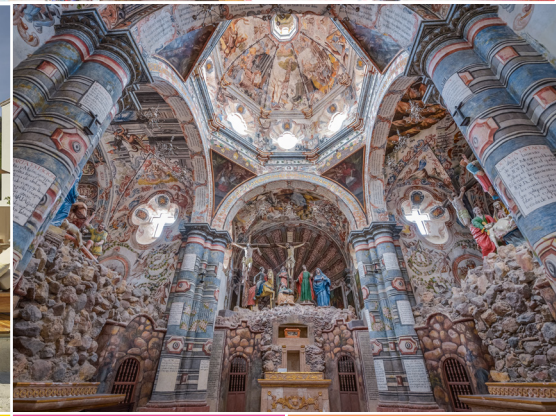


San Miguel de Allende



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Live Aqua San Miguel de Allende Urban Resort

Check-In

September 4, 2022

Check-Out

September 8, 2022

ABOUT SAN MIGUEL DE ALLENDE

Founded in the 16th century, San Miguel de Allende is known for old world charm and first world amenities. The incredible city is a feast for the senses and offers a robust travel experience that combines cultural highlights with luxury and comfort. The moment you set foot in the center of town, you get the feeling you've stepped into a time capsule with the neo-gothic steeples of the Parroquia de San Miguel Arcángel rising above the city, carved out of pink sandstone. The air is heavy with lavender and citrus, and flowers and succulents bloom at every turn. A photographer's dream, San Miguel is a place of sunlight and shadow, and it often seems that with every step, you discover a view that is more beautiful than the last. Winding cobblestone streets lined with candy-coated historic homes give way to a colorful variety of modern boutiques, rooftop bars, art galleries, museums, sophisticated restaurants and more! The adventure continues with hot air balloon rides, horseback riding, ATV tours, winery visits and wine tasting, craft beer tasting (Allende beer), tequila tasting (Tequila Casa Dragones), hot springs, trolley tours of the city and more! The stunning design of Live Aqua Urban Resort San Miguel de Allende, located near the Obraje Dam, beautifully captures the historical richness and cultural charm of one of the most beautiful locales in Mexico, internationally listed as one of the best cities in the world!

Submission Period: August 1, 2021 - July 1, 2022

Applications must be submitted and received between the above dates. Policies must be issued and paid for by July 15, 2022 and remain in force throughout the entire qualification period.



Qualifying Requirements

Producer

\$270,000

Qualifying Premium*

U65 Health, Annuity and Senior Market Qualifying Premium Credits are combined.

**There are 125 spots open for producers! Producers will be ranked based on Qualifying Premium.*

Senior Health Market

100% Qualifying Premium¹

- All Underwritten Med Supp Plans (No disability or guarantee issue)
- Open Enrollment Med Supp Plans High Deductible G, M and N
- Underwritten Final Expense or Term Life
- MA GAP

50% Qualifying Premium¹

- Open Enrollment Med Supp Plans (No disability or guarantee issue; excludes open enrollment plans listed above)
- GI Final Expense or Term Life

¹Ages 65+ only. No conversion, disability or guarantee issue business will qualify.

+50% Bonus¹

In addition to regular Qualifying Premium

- All Underwritten Med Supp Plans

+50% Bonus¹

In addition to regular Qualifying Premium

- All Underwritten Med Supp Husband and Wife E-Applications

+25% Bonus¹

In addition to regular Qualifying Premium

- All Underwritten Med Supp E-Applications

Earn up to 225% in Qualifying Premium when submitting underwritten E-Applications for both husband and wife!

Annuity Market

6% Qualifying Premium

Single Premium Annuity (New Money)

3% Qualifying Premium

Internal Exchange Annuity (Old Money)



QUALIFYING PREMIUM

- A. Life Insurance: \$1 annualized premium is equal to \$1 of qualifying premium;
- B. Annuity: \$1 annualized premium is equal to \$0.06 of qualifying premium;
- C. Under 65 Health Products: \$1 standard/underwritten annualized premium is equal to \$1 of qualifying premium;
- D. Senior Medicare Supplement Products: (I) \$1 of annualized premium for Open Enrollment plans High Deductible G, M and N is equal to \$1 of qualifying premium; (II) \$1 of annualized premium for all other Open Enrollment plans is equal to \$0.50 of qualifying premium; (III) \$1 annualized premium for all fully underwritten plans is equal to \$1.50 of qualifying premium; (IV) \$1 annualized premium for all disability or guarantee issue plans is equal to \$0 of qualifying premium;
- E. Other health products: \$1 annualized premium is equal to \$1 of qualifying premium.

Qualifying Premium as outlined above for personal producers is defined as new premiums, minus lapsed premium for policies issued and paid for during the qualification period. Only new business applications will qualify for the 2022 Leaders Conference.

SUBMISSION & QUALIFYING PERIOD

Applications must be submitted & received between August 1, 2021 and July 1, 2022. Policies must be issued & paid for by July 15, 2022 and must still remain in-force throughout the entire contest period which ends July 15, 2022.

RULES & EXCLUSIONS

Invitation shall be by home office only, is nontransferable, and substitutions are not permitted. Qualifiers will be considered for an invitation for themselves and one guest approved 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 Leaders Conference dates. No prizes, gifts or cash will be given to non-attendees. An Agent/Agency/FMO can only qualify at one level. No multiple qualifications. 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. New Era 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 Agent'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 or change any of the qualifications, rules or offerings at any time. New Era Life Insurance Companies' interpretation and decisions of any of these rules shall be final and conclusive.

NOTE REGARDING TRIP PARTICIPATION

Any invited agent or guest is prohibited from proselyting or recruiting other agents directly or indirectly, which includes, but is not limited to, 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 agent incentive trips with the Company, or in extreme cases, termination of appointment with the Company. Additional rules will be outlined in the Release Form and sent to those who have qualified.