



NEW ERA'S 2024 LEADERS CONFERENCE

SUBMISSION PERIOD

7/1/2023 through
6/30/2024



TRIP DATES

Check-In: 10/7/2024
Check-Out: 10/12/2024

OVERALL PRODUCERS

270,000 min. credit required

Top
85

ANNUITY PRODUCERS

270,000 min. credit required

Top
5

MED SUPP PRODUCERS

200,000 min. credit required

Top
5

QUICK START PRODUCERS

120,000 min. credit required

Top
5

TOP 6 OVERALL AGENCIES

2,000,000 min. credit required

TOP 6 U65 FMOs

6,000,000 min. credit required

TOP 2 MED SUPP FMOs

5,000,000 min. credit required

See last page for additional qualifying rules regarding, production, persistency and loss ratios.

New Era
Life Insurance Companies

New Era Life Insurance Company
New Era Life Insurance Company of the Midwest
Philadelphia American Life Insurance Company

Cannes, France

The French Riviera is one of the most alluring regions in Europe! From star-studded sandy coastlines overlooking azure waters that are perfect for swimming, to walled medieval cities perched high in the hills, to villages with bustling market squares and winding cobbled lanes, to world class cuisine, it's home to attractive cities and towns that have it all.

The area includes such illustrious cities as St. Tropez, Cannes, Nice and the sovereignty of Monaco, as well as quieter spots such as Grasse and Menton.

One city in particular stands out and is every bit of glamorous as you've heard – Cannes. First popularized by Coco Chanel and famed for its annual international film festival, this town lives up to its motto, "Life is a festival."

A glamorous stroll down La Croisette, the town's long beach promenade, will lead you to numerous designer bars, couture stores, posh sun lounge striped beaches, massive yachts moored at port, and fabulous hotels nestled in stunning old palaces.

Speaking of hotels, we'll be staying at the finest in town – The Carlton.

The Carlton, a Regent Hotel

The Carlton was the first luxury hotel to open in Cannes in 1913, and more than a century later, it stands as a symbol of the Belle Époque Riviera. Facing the Mediterranean, the cream-colored facade is instantly recognizable and is the subject of more than 6,000 photos each day during the Cannes Film Festival. In fact, this protected historical monument is said to be the most photographed hotel in the world!

From the friendly staff that connect with guests to the tasty cuisine on site, to the sea that relaxes you. You won't want to leave!



U65 HEALTH MARKET QUALIFICATIONS

Submission Period: July 1, 2023 - June 30, 2024

Applications must be issued, paid for, and still in-force as of 7/15/2024 to qualify. Qualifying credits for each market are combined.

100% Qualifying Credit

(100% of Annualized Premium)

- UW Hospital Indemnity (Health Choice Select, Health Saver Plus Gold, Health Saver Plus III or Premier Health Saver)
- UW Flex Choice Health
- UW Specified Disease
- UW Critical Illness Rider or Policy
- UW 24-Hour Enhanced Accident
- UW Individual Accident Expense
- UW Gap
- Dental Plus
- UW Whole Life or Term Life
- UW Pink Ribbon Cancer
- UW Cancer Max
- UW Other Accident and Health

Qualifying Credit for a GI group/individual policy is reduced by 50% and must comply with the current underwriting guidelines. All conversion/replacement policies do not qualify.

Bonus Credit

+75% Bonus Credit

(In addition to Qualifying Credit)

- UW Hospital Indemnity plan bundled with a Specified Disease Plan and two more additional products (additional qualifying products are listed below)

+50% Bonus Credit

(In addition to Qualifying Credit)

- UW Hospital Indemnity plan bundled with two more additional products (additional qualifying products are listed below)

Bonus counts if the bundled products are the following:

- UW Specified Disease
- UW 24-Hour Enhanced Accident
- UW Critical Illness Rider or Policy
- UW Individual Accident Expense

No bonus for any bundle sale that includes a GI policy. Bonus is for new business e-app only. To be considered for a bundle sale bonus, all qualifying applications must be submitted on the same day.

SUBMISSION PERIOD & QUALIFYING PERIOD

- Submission Period: 7/1/2023 - 6/30/2024 - applications must be submitted and received between these dates
- Qualifying Period: 7/1/2023 - 7/15/2024 - applications must be issued, paid for, and still in force as of 7/15/2023 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 1/1/2024
- To be eligible for an Agency Spot, agency manager (a) must have at least 10 producing agents earning a minimum of 50,000 Credits each during the contest period
- Annuity, Med Supp and U65 Health qualifiers must meet minimum Qualifying Credit requirement as outlined in this flyer
- Med Supp and 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)
- Med Supp Producers/Agencies/FMOs must have a loss ratio of 80% or less and 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
- Med Supp and U65 Health producers must continue writing after contest Submission Period ends; if two consecutive weeks go by without a new business application being submitted, qualifier will become ineligible to attend

QUALIFYING CREDIT

Qualifying Credit as outlined below for personal 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
- Senior Medicare Supplement Products: (a) \$1 of annualized premium for Open Enrollment plans High Deductible Plans G or F is equal to \$1 of Qualifying Credit; (b) \$1 of annualized premium for all other Open Enrollment plans is equal to \$0.50 of Qualifying Credit; (c) \$1 annualized premium for all fully underwritten plans is equal to \$1 of Qualifying Credit; (d) \$1 annualized premium for all disability or guarantee issue plans is equal to \$0 of Qualifying Credit
- Other health: \$1 annualized premium is equal to \$1 of Qualifying Credit

RULES & EXCLUSIONS

- 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/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 Leaders Conference 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 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.'