

# Catch the Wave

*Grand Hyatt Kauai, Hawaii*

**June 9 - 13, 2019**

Royal Neighbors Agent Sales Trip

## **QUALIFYING PERIOD:**

JANUARY 1 - DECEMBER 31, 2018

**\$80,000 Production Amount for Agents**

**Production Amount:** equal to Weighted Premium of certificates issued during the Qualifying Period (less not-taken, lapsed, and surrendered certificates issued during the Qualifying Period)

### **Weighted Premium equals:**

- **Whole Life and Term:**  
120% of the annualized premium
- **Single Premium Whole Life:**  
20% of single premium
- **Universal Life:**  
120% of the lesser of target or annualized premium
- **Simplified Issue Whole Life/Graded Death Benefit:**  
100% of the annualized premium

For agent information only. Agent must hold an active contract at time of event to attend. Attendance is by invitation only. Invitee must attend, no cash equivalent will be offered. All agents must meet Royal Neighbors' expected QOB guidelines (NT/EL below 28% and Persistency above 75%) throughout the entire qualifying period to be eligible for the trip.

Agents are required to deliver a minimum of 5,000 convention credits during the last 3 months of the qualification period (Oct, Nov and Dec 2018). Agent must have issued a minimum of 12 life applications. All valid contests, current and future, for the 2019 Agent Sales Trip, Catch the Wave, will be calculated into the production amount.

Federal/state income tax incurred as a result of attending the convention is the responsibility of the qualifier. A 1099 in the amount of the "fair market value" of the trip will be issued. It is suggested that participants consult their tax advisor in regard to tax treatment.

All decisions on the trip and the eligibility of each participant are at the sole discretion of Royal Neighbors of America®.



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