

5Star Luxury for Our Top Final Expense Producers

# Announcing the 2014-2015 AFBA and 5Star Life Presidents' Conference



**May 22-26, 2016**

**The Broadmoor Resort  
Colorado Springs, CO**

This will be an event not to be missed. The qualification period has already begun!

Official qualification period  
is July 1, 2014 -  
December 31, 2015

As a reward for our valued top producers, The Broadmoor – a world-renowned resort in Colorado Springs – has been selected as the destination for the 2014-2015 AFBA and 5Star Life Presidents' Conference to be held in Spring 2016. Since first opening in 1918, The Broadmoor has offered guests a unique way to experience the beauty of the American West that inspires the adventurer within, with endless opportunities to explore the picturesque mountains, streams, and canyons.

As the longest-running consecutive winner of both the AAA Five-Diamond and Forbes Travel Guide Five-Star awards, The Broadmoor offers impeccable service and distinctive amenities, including:

- Golf Magazine's #1 golf resort in North America with a championship 54 hole course.
- Spa at The Broadmoor, a Forbes Travel Guide Five-Star Spa.
- Home to the only Five-Star, Five-Diamond restaurant in Colorado, The Penrose.
- Distinctive retail shops, tennis, indoor/outdoor pools, specialty tours, and outdoor activities.



THE  
**BROADMOOR**  
COLORADO SPRINGS



IF YOU'VE BEEN HERE, YOU KNOW.®



**AFBA**

**5STAR**  
LIFE INSURANCE  
COMPANY



## Qualification Period

- **18 month qualification period 7/1/14 - 12/31/15.**
- Policies must be paid in the qualification period to count.

## Writing Agent Qualifications

- **Presidents' Club:** \$80,000 annualized premium (AP) issued and paid production with 76% persistency on qualifying business written during the qualification period. Presidents' Club qualifiers and guest will enjoy a four day / three night stay. May 22-25.
- **5Star Circle:** \$100,000 annualized premium (AP) issued and paid production with 74% persistency on qualifying business written during the qualification period. 5Star Circle qualifiers and guest will enjoy a five day / four night stay allowing for enhanced networking opportunities with other sales leaders and home office executives. May 22-26.

## NMO/IMO/MGA Qualifications

- **Presidents' Club:** \$500,000 AP issued and paid production or 6 qualifying agents or meets Target 2015 annual production goal set by 5Star Life. 5Star Presidents' Club qualifiers and guest will enjoy a four day / three night stay. May 22-25.
- **5Star Circle:** \$750,000 AP issued and paid production or 7 qualifying agents or meets Target 2015 annual production goal set by 5Star Life. 5Star Circle qualifiers and guest will enjoy a five day / four night stay allowing for enhanced networking opportunities with other sales leaders and home office executives. May 22-26.

## Eligibility

- The qualified producer must be in good standing with 5Star Life Insurance Company at the time trip qualification is awarded.
- All contest rules are at the discretion of 5Star Life Insurance Company and may be modified or changed at any time during the qualification period.
- 5Star Life has final approval of all qualifiers and is the final arbiter of any questions or disputes regarding qualification.

## Trip Limitations and Exclusions

- Producer may qualify only once. One cannot qualify at both the Producer and Agency Level.
- Producer may only count toward one Agency Qualification.
- Producer may not gift qualification trip to another agent or agents and may not exchange qualification trip for cash equivalent.
- Guest may not be another appointed agent unless spouse/significant other.
- No buy-in qualification.
- Prorata qualification for new agents contracted after October 1, 2014 will be 75% of the qualification requirement.
- When two or more agents sign a single application, proportionate production credit will be given to each writing agent.
- Federal/State income tax incurred as a result of qualification award is the responsibility of the qualifier. A 1099 in the amount of the fair market value of the trip will be issued. Cost incurred by 5Star Life for qualifier's and/or spouse/guest's non-attendance will be shown as earnings to qualifier, such as reserved room, airfare or any other items unable to be canceled. Consult your tax advisor in regard to tax treatment.
- Travel arrangements will be scheduled from the nearest U.S. home city departure point as determined by 5Star Life's travel coordinator. Travel restrictions may apply. Any additional pre- or post-extension for travel, change in itinerary, or arrangement for rooms will be at the qualifier's expense and must be handled between the qualifier and 5Star Life's selected travel representative

## For More Information Contact

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