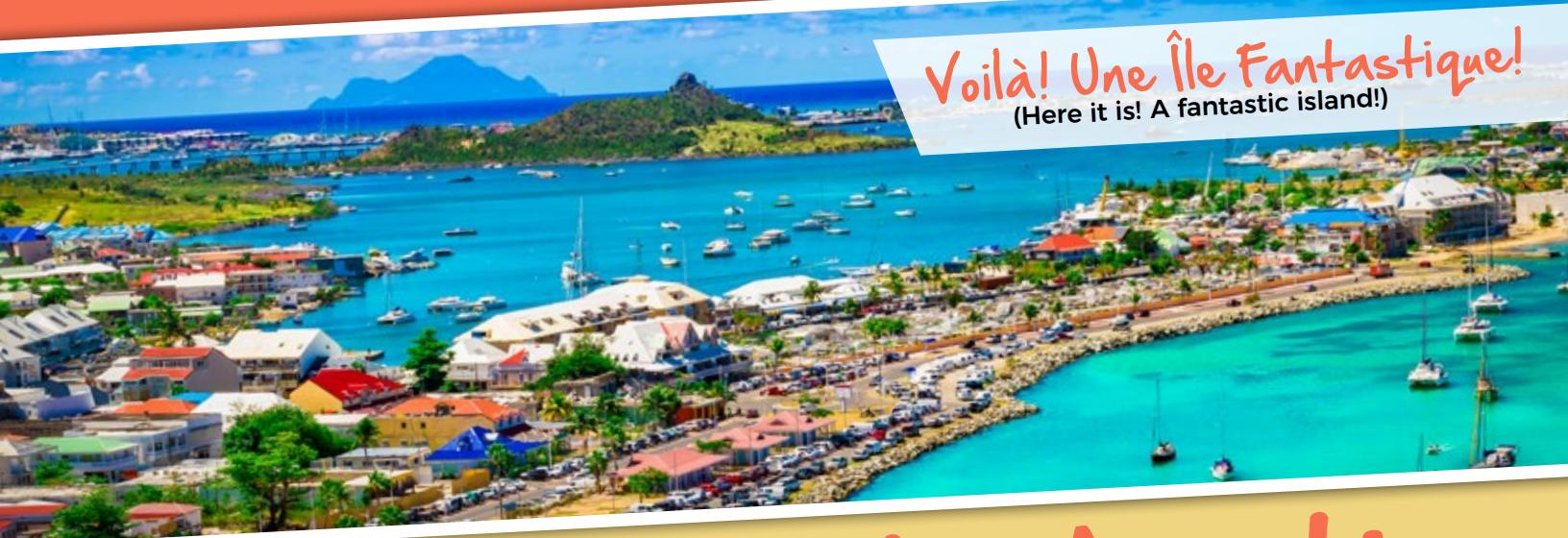


United Home Life/United Farm Family Life Present:
The 2021 Winner's Circle Incentive Trip

Voilà! Une île Fantastique!
(Here it is! A fantastic island!)



Magnifique Saint-Martin

(You'll want to brush up on your French!)



Dates:

May 11-16, 2021

Qualification:

1/1/20 - 12/31/20

Production Requirement:

~~\$75,000~~

Now \$60,000!



United
Farm Family
Life Insurance Company

Très Belle
(Very Beautiful)

Délices Culinaires
(Culinary Delights)

Yours de
Bonheur
(Days of Bliss)

Météo Parfaite
(Perfect Weather)

Belles Nuits
(Lovely Nights)

L'île
Sympathique! (The
Friendly Island!)

Discovered by Christopher Columbus in 1493, Saint-Martin is 37 square miles and lies at the heart of the Antilles Archipelago in the West Indies.

Saint-Martin is home to 37 white sandy beaches, more than 300 restaurants, over 110 nationalities, and is known as a culinary leader in the Caribbean. Its tallest point is Pic Paradis (Paradise Peak) - a very steep road leads to the top and breath-taking panoramic views!

Magnifique Saint-Martin

Production Requirement Period:

Runs from January 1, 2020 through December 31, 2020. Business must be written, issued and paid in this timeframe.

Production Requirement Details:

The production requirement for Personally Producing Writing Agents is ~~\$75,000~~ of Annualized First-Year Premium (net of not-takens & lapses) during the specified production requirement period, irrespective of Net Annualized Commissions earned.

The production requirement for MGAs who don't normally write personal business is ~~\$75,000~~ of Annualized First-Year Commissions (net of not-takens & lapses) during the specified production requirement period. Commission "credit" from any personally written business cannot exceed the annualized policy premium.

Commissions generated by sub-agents (Licensed Only Agents) will count toward an upline's production at 50% of the first-year commission generated by those agents.

Ineligible cases:

- Cases that are declined, withdrawn, or not taken will not be counted toward the production requirement.
- Cases that are surrendered or lapsed during the production period will be counted only to the extent of commissions earned prior to policy termination.
- Applications written on the life of the agent, members of the agent's immediate family, or other controlled business.



Travel Arrangements & Details:

The trip dates are May 11-16, 2021. United Home Life (UHL) will make all necessary travel arrangements which will be booked through UHL's authorized travel agency, Travel Leaders. The trip includes:

- ✓ Airfare to/from Saint-Martin.
- ✓ Five nights at the all-inclusive Secrets St Martin Resort & Spa.
- ✓ A group tour.
- ✓ Welcome Gathering/Awards Event.

Attendance is by Company invitation only. Meeting the production requirement is not enough to secure an invitation. Invitee must be in good standing with the Company – acceptable persistency and placement ratios, a secured debit balance, acceptable field underwriting, and be duly licensed and contracted with the Company. Invitations are not transferable without express prior permission of the Company, may not be redeemed for cash, and are only for the specified travel dates. The invitee and his/her official guest must be 18 years or older and have a valid passport. The Company is not responsible for making arrangements for anyone other than invitee and one adult guest. The value of the trip will be reported on Form 1099, as required by the Internal Revenue Service. All decisions concerning the trip and the eligibility of each participant are at the sole discretion of United Home Life/United Farm Family Life which reserves the right to change either the location or dates of this trip.

