

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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