



2025 SALES LEADERS CONFERENCE BUENOS AIRES ARGENTINA

March 9-16, 2025 | Four Seasons Hotel

GENERAL RULES AND ELIGIBILITY FOR THE 2025 SALES LEADERS CONFERENCE

- Final qualification for the Conference is determined by the Company and takes into consideration such factors as percentage of underwritten business, persistency, loss ratio, indebtedness to the Company and the business relationship between the qualifier and the Company.
- Qualifiers must be in compliance with all Company and state marketing rules and regulations and be in good standing with Bankers Fidelity Life Insurance Company®, Bankers Fidelity Assurance Company™ and Atlantic Capital Life Assurance Company™.
- The Company governs all rules and regulations of the Conference and may modify, alter or change any rules and/or regulations during the qualification period.
- The Company reserves the right to change the announced dates, destination or hotels.
- The Company and/or its authorized representatives are responsible for all Conference planning and arrangements, including airline ticketing.
- If any flight changes are made by the qualifier or their guest after they have confirmed and booked their flight itinerary, the qualifier will be responsible for any change or cancellation fees incurred. Qualifier agrees to pay by check or from their as-earned commission account where commissions can support the charge.
- If qualifier/guest cancels after final arrangements have been made with airlines, hotels and venues, the qualifier is responsible for any cancellation fees incurred and will reimburse the Company.
- The Company reserves the right to cap the number of qualifiers due to the exclusivity of the location and venue capacity maximums due to contractual agreements.
- Due to the business purpose of the Conference, no cash equivalent payment will be made to any person who qualifies to attend the Conference but fails to do so for any reason.
- Agents and agencies can only qualify in one category, assigned by the Company, based on the compensation schedules in their signed contract.
- Only qualifying Agents, Recruiting Agencies and National Marketing Organizations and their guest may attend.
- All performance criteria calculations are set by the Company.
- All qualifiers are invited to bring one guest.
- No substitutions are permitted.
- All decisions of the Company are final.



2025 SALES LEADERS CONFERENCE IN

BUENOS AIRES

2025 QUALIFICATION REQUIREMENTS

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Qualification Period September 1, 2023 - September 30, 2024

CATEGORY	MINIMUM PRODUCTION
Agent	\$150,000
Recruiting Agency	\$600,000
National Marketing Organization	\$1,200,000

IF CONTRACTED AFTER MARCH 1, 2024	
Agent	\$75,000
Recruiting Agency	\$300,000
National Marketing Organization	\$600,000

No credit will be given for Medicare Disability plans or any Guaranteed Issue plans.

Qualification is based on net issued production during the qualification period (September 1, 2023 to September 30, 2024). Policies must have an effective date no later than September 30, 2024 and must be active throughout the qualification period. Only Top 65 Qualifiers will be invited due to space limitation.

INCREASED CREDIT AMOUNTS JULY 1 - SEPTEMBER 30, 2024	
HIP, Cancer, STC	now 400%
FE & Life	now 250%
UW & OE Medicare Supplement	now 200%
Conversions & Replacements	100%

Qualifier must be in good standing with the company. Bankers Fidelity® reserves the right to withhold an invitation to the annual Sales Leaders Conference should any of the following performance criteria occur:

- Persistency drops below 70%
- Loss Ratio exceeds 70%
- Underwritten business mix falls below 50%

2024 PRODUCTION CLUBS

Club Qualification Period Jan. 01, 2024 - Dec. 31, 2024 Based on net issued production

Agent	Top 3 Ancillary Producers & Top 2 Medicare Supplement Producers
Recruiting Agency	Top 2 Ancillary Producers & Top 2 Medicare Supplement Producers
National Marketing Organization	Top 2 Ancillary Producers & Top 2 Medicare Supplement Producers