



Join Baltimore Life at the **2018 Conference** on the legendary grounds of

Omni Amelia Island Plantation Resort

Fernandina Beach, Florida

Wednesday, May 16 - Sunday, May 20, 2018

Baltimore Life is pleased to announce how you can qualify for our 2018 Conference at one of the “*top 121 golf resorts in the world*”, **Omni Amelia Island Plantation Resort**. For four nights and five days, you will enjoy time on the royal island in a majestic maritime forest, around tranquil salt marshes and in the beauty of the Atlantic Ocean.

Qualification Period

The qualification period is for business written between January 1, 2017 and December 31, 2017, and issued paid for no later than January 19, 2018.

Producer Premium/Qualifications

Meet the following requirements and you and a guest will enjoy round-trip coach airfare, resort accommodations, and all planned company functions!

- **\$60,000 of net conference credits during the qualification period**

Values are assigned and applicable limitations are listed for each product below.

Annualized premium will be credited only to the primary writing agent and counted by product line as follows:

- **Continuous Pay Products:** 100% credit for life pay and limited payment periods
- **Single Premium Whole Life and Generation Legacy[®]:** 10% of paid premium
- **Annuity Products:** 5% of annual premium

Eligible Participants

Each qualifier must be contracted and licensed with The Baltimore Life Insurance Company on the date of departure, in good financial standing, and within pricing persistency in the Company. For example:

- Final expense first year persistency is 73%; second year is 63.5%.

Baltimore Life makes the final decision on who may qualify.

The activities planned for the conference are only for the qualifier and a spouse or a guest. In order to attend the conference, the spouse or guest must be 21 years or older on or before April 1, 2018, not an employee of The Baltimore Life Companies, and accompany the qualifier. Children cannot attend. Qualifications are subject to change. All decisions concerning qualifier production credits, the trip and eligibility are at the sole discretion of Baltimore Life. Baltimore Life reserves the right to change either the site or the dates of the trip without prior notice.

Ineligible Cases

Cases that are declined, withdrawn, not taken, surrendered, or lapsed during the qualification period, and within two months after the qualification period will not be counted toward qualification.

Family Business: Applications written on the life of the producer or other members of the immediate family (spouse, mother, father, sister, brother, children, and their spouses) will qualify only if paid on an annual mode, and not exceed 10% of the qualification requirements.

Travel Arrangements

Baltimore Life will make all necessary travel arrangements, including travel arrangements to and from the gateway city nearest your home. Any layovers at the departure point – either going or returning – are at the qualifier’s expense.

Credit Transfers

The qualifier must attend the conference in order to receive any benefits. No cash or other form of remuneration will be paid in lieu of attendance. Only a qualifier and one adult guest may attend.

Taxes

The value of the trip will be reported as income on Form 1099 as required by the Internal Revenue Service.



The Baltimore Life Insurance Company

10075 Red Run Boulevard | Owings Mills, MD 21117-4871
(800) 628-5433 | baltlife.com

Form 7986-0117(ISD)