

United Home Life/United Farm Family Life Present
The Winner's Circle Incentive Trip 2017

The Island Of Maui!

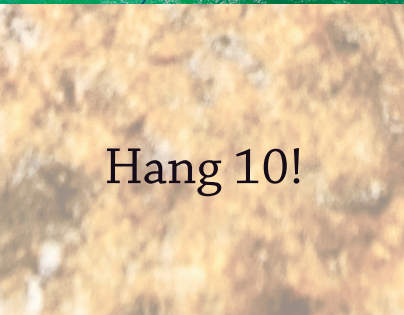
E Komo Mai Iā Maui!
(Welcome To Paradise!)



Humuhumu
nukunuku
apua'a



Haleakalā
Volcano



Hang 10!



Bird Of
Paradise



We want you and your guest to join us April 20-25, 2017
Qualification Period: February 1, 2016 through January 31, 2017

Make Plans To Join Us!

Paradise is just waiting for you!

Qualification Period:

The qualification period runs from February 1, 2016 through January 31, 2017.

Qualification Details:

Personally Producing Writing Agents: may qualify with at least **\$60,000** of Annualized First-Year Premium (net of not-takens and lapses) during the qualification period, irrespective of Net Annualized Commissions earned.

MGAs who don't normally write personal production must generate **\$60,000** of Annualized First-Year Commissions (net of not-takens and lapses) during the qualification 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:

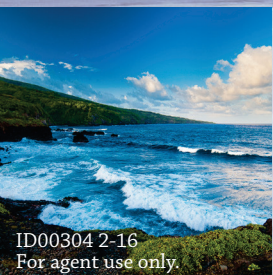
- Cases that are declined, withdrawn, or not taken will not be counted toward qualification.
- Cases that are surrendered or lapsed during the qualification period will be counted only to the extent of commissions earned prior to policy termination.
- Applications written on the life of the agent, members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

Travel Arrangements & Details:

United Home Life (UHL) will make all necessary travel arrangements which will be booked through UHL's authorized travel agency, Travel Leaders Inc. The trip includes:

- Airfare to/from Maui.
- Five nights at the Sheraton Maui Resort.
- Welcome Reception/Farewell Dinner/Group Activity.

Attendance is by Company invitation only. **Invitations are not transferable without express prior permission of the Company**, and may not be redeemed for cash. Invitee must be in good standing with the Company – acceptable persistency and placement ratios, a secured debit balance, acceptable field underwriting, and must be duly licensed and contracted with the Company. The invitee and his/her official guest must be 18 years or older. The Company is not responsible for making arrangements for anyone other than invitee and one adult guest. All participants must have a valid passport with at least 6 months' validity from the last date of travel. 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.



Road To
Hana



Plumeria



Surf's Up!