

United Home Life/United Farm Family Life Present:  
The 2022 Winner's Circle Incentive Trip

**Gorgeous**

# Marbella

Spain

**Dates:**

May 18-23, 2022

**Qualification:**

1/1/21 – 12/31/21

**Production Requirement:**

\$60,000

**¡Bienvenido a España Soleada!**  
(Welcome to Sunny Spain!)



**United  
Farm Family**  
Life Insurance Company



# Gorgeous Marbella Spain



## Production Requirement Period:

Runs from January 1, 2021 through December 31, 2021.  
Business must be written, issued, and paid in this timeframe.

## Production Requirement Details:

**The production requirement for Personally Producing Writing Agents is \$60,000** of Annualized First-Year Premium (net of not-taken & 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 **\$60,000** of Annualized First-Year Commissions (net of not-taken & 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- Cases that are declined, withdrawn, or not taken will not be counted toward the production requirement.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 requirement 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 18-23, 2022. 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 Marbella, Spain.
- ✓ Transfers to/from Malaga Airport.
- ✓ Five nights at the Kempinski Hotel Bahia.
- ✓ 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. 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.