

Denise, Italy

REVISED 5.29.2018

New Era's 2019 Leaders Conference

Qualifying Period

Starts: JANUARY 1, 2018

Ends: MAY 31, 2019

Applications must be submitted and received between the above dates. Credits are defined as new annualized premium on every issued and paid policy. Only new business applications will qualify for the 2019 Leaders Conference.

Credits Required

Qualifier	Contracted before 4/1/2018	Contracted after 4/1/2018
Producer	350,000	262,500
Agency*	1,500,000	1,125,000
FMO	3,500,000	2,625,000

*An agency must have a minimum of 10 producing agents.

Under 65 Market

- 100%**
- Dental Plus
 - Underwritten Critical Illness
 - Underwritten Gap
 - Underwritten Enhanced Accident
 - Underwritten Health Saver Plus & Underwritten Health Choice Select
 - Underwritten Cancer Only Policy with Enhanced Benefits for Breast Cancer

- 80%**
- Underwritten Cancer Max
 - Underwritten Other Accident & Health

- 50%**
- GI Individual Policy that Complies with Our Current Underwriting Guidelines
 - GI Group Policy that Complies with Our Current Underwriting Guideline

- 40%**
- Underwritten Short Term Medical

Bonus - 100% Plus Below Amount

- 50%**
- If you add both a Critical Illness Policy & Enhanced Accident Policy to a Underwritten Health Saver Plus Plan (E-App Only)
 - If you add both a Critical Illness Rider & Enhanced Accident Policy to a Health Choice Select Plan (E-App Only)

Senior Market

- 100%**
- Underwritten Final Expense
 - MA Gap
 - Underwritten Medicare Supplement Policy (Age 65+ Only. No Conversion)

- 50%**
- Medicare Supplement Open Enrollment (Excludes GI)
 - GI Final Expense

Bonus - 100% Plus Below Amount

- 100%**
- Underwritten Medicare Supplement Husband & Wife
 - Underwritten Medicare Supplement Plus Underwritten Final Expense

TWO NEW GREAT PRODUCTS - COMING LATE SUMMER - WILL RECEIVE 100% BONUS WITH UNDERWRITTEN MEDICARE SUPPLEMENT

- Cancer Only Policy with Enhanced Benefits for Breast Cancer

•Dental
KEEP AN EYE OUT FOR THE RELEASE DATE OF THESE PRODUCTS!

- 50%**
- Underwritten Medicare Supplement (E-App Only)

Annuity Market

- 6%**
- Single Premium Annuity (New Money Only)

- 3%**
- Internal Exchange Annuity (Old Money)

SEE BACK FOR ALL CONTEST QUALIFICATION RULES.

New Era's 2019 Leaders Conference

Qualification Rules

Credits are defined as new annualized premium on every issued and paid policy.

Qualification Credits for personal producers is defined as new premiums, minus lapsed premium for policies issued and paid for during the qualification period.

Applications must be submitted & received between January 1, 2018 and May 31, 2019.

Policies must be issued & paid for by June 14, 2019 and remain in-force throughout the Qualification Period.

Only new business applications will qualify for the 2019 Leaders Conference. Conversions or replacements are not defined as qualifying credits.

Applications submitted with an effective date and draft date after May 31, 2019 will not be valid for the 2019 Leaders Conference.

Qualifiers will be considered for an invitation for themselves and one approved guest. Only the qualifying producer and their guest may attend. Attendance shall be by H.O. Invitation only. Invitation is not transferable and substitutions are not permitted. New Era reserves the right to withhold an invitation. Final qualification for the conference is determined by the Company and takes into consideration factors such as persistency, loss ratio, underwritten business, indebtedness to the Company and business relationship between the qualifier and the Company. For non-attendance by a qualifier; a 1099 will be issued for costs such as reserved room, airfare and other items unable to be canceled. Accommodations and transportation are not transferable and cannot be used outside of the Leaders Conference dates. No prizes, gifts or cash will be given to non-attendees. New Era Life Insurance Companies, at its sole discretion, reserves the right to modify or change any of the qualifications, rules or offerings at any time. An agent/agency/FMO can only qualify at one level. No multiple qualifications. The Company reserves the right to cap the number of qualifiers due to venue capacity and/or contractual agreements. New Era Life Insurance Companies' interpretation and decisions of any of these rules shall be final and conclusive.

