



you won't want to miss the Top Producers Conference in Cabo San Lucas



Participate in our contest for a chance to attend the 2025 Top Producers Conference.

How to qualify

The top 50 agents with the highest in credited Annualized Issued Premium (AIP) will receive an invitation for themselves and one guest to the conference.

Getting qualified

- Earn 1x AIP on Short Term Medical and Short Term Medical PPO issued applications.
- Earn 2x AIP on 24- and 36-month renewals and rate lock Short term Medical plans.
- Earn 2x AIP* for the following supplemental products:

Accident Fixed Benefit	AcciMED
Allstate Health Access	Cancer & Heart/Stroke
Critical Illness - Term Life	Dental Indemnity
Dental, Vision & Hearing	Final Expense
Foundation Health	Foundation Health Enhanced
Medicare Supplement Insurance	Hospital Expense Protection
Hospital Expense Protection Plus	Plan Enhancer
Senior Indemnity	Select Dental PPO and Copay
TrioMED	Term Life
VitalGuard	

Contest duration

Qualification will depend on submitted applications with effective dates of May 1, 2024, through December 31, 2024.

Dates and location

When: March 6 to 10, 2025

Where: Marquis Los Cabos
All Inclusive Resort & Spa

For more information on the contest, see contact information on the next page.

* Example: If your supplemental sale is \$50 per month (\$600 per year) you will be credited \$1,200 in AIP.



contest rules and guidelines



TERMS AND CONDITIONS OF THE TOP PRODUCERS CONFERENCE PROGRAM (“PROGRAM”)

To be eligible for the Top Producers Conference trip, these requirements must be met:

- An agent must be a top seller of the eligible Policies listed on the previous page from May 1, 2024, through December 31, 2024.
- The top 50 agents with the highest AIP during the contest period, along with one guest, will be selected for the trip.
- Each Policy must remain active for 90 days from the Policy’s effective date to qualify.
- These are the eligible supplemental products: Accident Fixed Benefit, AcciMED, Allstate Health Access, Cancer & Heart/Stroke, Critical Illness - Term Life, Dental Indemnity, Dental, Vision & Hearing, Foundation Health, Foundation Health Enhanced, Medicare Supplement Insurance, Hospital Expense Protection, Hospital Expense Protection Plus, Plan Enhancer, Senior Indemnity, Select Dental PPO and Copay, TrioMED, Term Life, and VitalGuard

Other Information you need to know about the program:

- Agents/Agencies must be appropriately licensed and appointed with the applicable underwriting company (National Health Insurance Company, Integon National Insurance Company and Integon Indemnity Corporation.) on the dates the sales are made and at the time of the trip.
- Any required disclosures to brokers’ clients are brokers’ sole responsibility. The trip is considered indirect compensation and will be reported as appropriate under the Consolidated Appropriations Act, 2021.
- Agents/Agencies are responsible for any incurred charges for cancellations prior to the trip.

- The trip is considered taxable income and reported on recipients’ FORM 1099-MISC.
- AIP for any policy cannot be split between brokers.
- Cash will not be paid in lieu of attendance.

Additional General Terms:

- Allstate Health Solutions reserves the right to cancel, suspend, and/or modify the bonus campaign at any time, as well as to make the final decision on all trip recipients.
- All usual commission and persistency rules outlined in the agent contract apply.

Definitions:

- Annualized Issued Premium: The total amount of money a policyholder pays in premiums over the course of the Policy year.
- Renewal: A guaranteed renewal is an option that is only available during the initial purchase of a policy. The policy will automatically renew for another policy term at the end of the first policy term. The applicant can purchase one (total of 24-months of coverage) or two renewals (total of 36-months of coverage)
 - In SC one (22-months of coverage) or two (total of 33-months of coverage) is allowed.
 - This option is available in AL, AR, AZ, FL, GA, IA, IN, KY, LA, MO, MS, NC, NE, OK, SC, TN, TX, UT, WV, WY.
 - Only a one-time renewal is available in KS.
 - The deductible and out-of-pocket maximum will reset start of a renewal plan.
- Rate Lock: A renewal option where all premiums for each policy will be the same (exception, benefit level changes at time of renewal).

Contact information:

By invitation only. For agent use only. Not for distribution to consumers.

Allstate Health Solutions is a marketing name for products underwritten by National Health Insurance Company, Integon National Insurance Company, Integon Indemnity Corporation and American Heritage Life Insurance Company.

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