



INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIESSM

ROYAL NEIGHBORS AGENT SALES TRIP

Earn your ticket to our Alpine Escape, where outdoor adventure meets the heights of luxury. Enjoy comfortable rooms, exquisite dining options, and world-class spa services. Experience the ultimate in relaxation and rejuvenation at this mountain retreat.

You won't want to miss this! Write qualifying business in 2025 and earn your ticket to The Montage Deer Valley in Park City, Utah, June 7-10, 2026.

QUALIFYING PERIOD:

January 1 to December 31, 2025

60,000 Production Amount for Agents
1,000,000 Production Amount for IMOs

Production Amount:

Equal to Weighted Premium of certificates issued during the Qualifying Period (less not-taken, lapsed, and surrendered certificates issued during the Qualifying Period)

Weighted Premium Equals:

- **Jet Term and Jet Whole Life:**
 - 150% of the annualized premium
- **Single Premium Whole Life:**
 - 15% of single premium
- **Simplified Issue Whole Life/Graded Death Benefit/ Guaranteed Issue:**
 - 100% of annualized premium

Expected QOB Standards:

- NTEL below 28%
- 13 month persistency above 70%
- Activation above 70%

For agent information only. Total number of qualifiers invited to attend may be limited to the top 30 who meet the minimum production qualification criteria. Invitations will be ranked by order of quality of business, not by total production amount.

Agent must hold an active contract at time of event to attend. Attendance is by invitation only. No cash equivalent will be offered. Agents cannot cash out or transfer the trip to another person. All agents must meet Royal Neighbors' expected QOB guidelines throughout the entire qualifying period to be eligible for the trip. The agent must be in good standing both at the time the trip is awarded and at the time of the trip to attend. Agents are required to deliver a minimum of 5,000 convention credits during the last 3 months of the qualification period (Oct, Nov and Dec 2025). Agent must have a

minimum of 12 issued life applications with Royal Neighbors during 2025 to qualify. All valid contests, current and future, for the 2026 Agent Sales Trip, will be calculated into the production amount. Additional slots may be granted to qualifying IMO's based on overall production and quality of business.

Federal/state income tax incurred as a result of attending the convention is the responsibility of the qualifier. A 1099 in the amount of the "fair market value" of the trip will be issued. It is suggested that participants consult their tax advisor in regard to tax treatment. Additional qualifiers may be added at the discretion of RNA. All decisions on the trip and the eligibility of each participant are at the sole discretion of Royal Neighbors of America. Royal Neighbors reserves the right to modify or cancel at any time.