


Company	Qualification Dates	Contest Information, Regulations & Qualifications	
AXA	April 2006 to Dec 2006	<p>AXA Conference 2007 - Dominican Republic & Punta Cana - April 15 - 22, 2007</p> <p>Qualifications - 25,000 FYC (individual production -basic credits)</p> <ul style="list-style-type: none"> ● At least 85% persistency rate at the end of December 2006 ● Achieved minimum of 5 sales (issued) ● Hold a life insurance contract with AXA, in force at the date of the conference 	
Canada Life	July 1, 2005 to Dec 31, 2006	<p>2007 Platinum Conference - Tropical Cruise on the Radisson Seven Seas Navigator March.1-7, 2007</p> <p>Qualifications -120,000 Net First-Year Commissions (which must be inforce at time of conference)</p> <ul style="list-style-type: none"> ● All Life, Disability,Critical Illness and as well as accumulation and payout products will be counted at 100% NFYC, Seg Funds will be counted at 2.5% of premium ●To qualify as a broker, you must be the only person submitting business under that contract 	
Empire	Jan. 1, 2006 to Dec. 31, 2007	<p>Palm Springs 2008 Conference - Westin Mission Hills Resort & Spa Palm Springs - May 7-11, 2008</p> <p>Qualifications - 125,000 Credits (First Empire Life Individual contract established Prior to January 1, 2006) 5,208 credits per full month contract is in-force (First Individual contract established between Jan1, 2006 - Aug 31,2007) 1 Conference credit = \$1 of NFYC</p>	
Equitable	Jan. 1, 2005 to Dec. 31, 2006	<p>2007 Leader's Conference - The Ritz-Carlton Cancun - May 23, 2007</p> <p>Qualifications - 132,000 Conference Credits (average 5,500 monthly)</p> <ul style="list-style-type: none"> ● Individual sales credits: Life - (NAFYC) x 1.25 x 3-year persistency rate, Annuity (incl. Seg Funds) - 1 credit per \$1 FYC ● Individual renewal credits: 1/2 Credit per \$1 Life Renewal Commission ● <u>Group Benefits</u>: 192,000 sales credits plus minimum 3 new cases during qualifying period, New sales - 2.0 credits per \$10 of settled new first year annualized premium, Inforce - 1.0 credit per \$50 ● <u>Group Savings and Retirement</u>: 192,000 sales credits plus minimum 3 new cases during qualifying period, New sales - 2.0 credits per \$10 of settled first year annualized premium, Inforce - 1.0 credit per \$50. Group Pension, annualized premium includes 20% of any lump sum transfers. 	

Manulife Financial	Jan. 1, 2006 to Dec. 31, 2007	<p>2008 National Educational Conference - Carribean Cruise March 31-April 7, 2008</p> <p>Qualifications - 130,000 adjusted FYC (production on an individual basis)</p> <ul style="list-style-type: none"> ● Broker must be contracted with MGA no later than January 1, 2007 ● All Manulife products will count towards conference qualification.
IA / IAP	Jan. 1, 2005 to Dec. 22, 2006	<p>Conference 2007 in Cancun, i Vale del Sol - April 2007</p> <p>Qualifications - 100,000 sales credits (\$1 of FYC equal to 1 credit - policies placed and paid during qualification period)</p> <ul style="list-style-type: none"> ● Individual annuities and RESP Internal rollovers /reinvestments - 25% of credited commission ● Individual Life policies - FYC less replacement fee (if any) ● Broker must have a contract in good standing with Industrial Alliance Pacific or National Life ● No convention credits will be awarded for life or annuity products purchased by producer or their immediate family
IA / IAP	Jan. 1, 2005 to Dec. 22, 2006	<p>Conference 2007 Elite - Hellas 2007 - Mediterranean Sea Cruise - Greek Islands and Turkey</p> <p>Qualifications - 150,000 sales credits (\$1 of FYC equal to 1 credit - policies placed and paid during qualification period)</p> <ul style="list-style-type: none"> ● Individual annuities and RESP Internal rollovers /reinvestments - 25% of credited commission ● Individual Life policies - FYC less replacement fee (if any) ● Agents must have a contract in good standing with Industrial Alliance Pacific or National Life ● You also qualify if you obtain 80 placed and paid life, CI and DI contracts, or a net production of \$100,000 in life, CI and DI insurance, during qualification period.. ● No convention credits will be awarded for life or annuity products purchased by producer or their immediate family
RBC	January 1, 2006 to Dec.31, 2007	<p>Write Away Program - Alaska Get Exposed - 2008 Conference - Luxury Cruise Liner to Alaska.</p> <p>Qualifications - \$90,000 Credits and minimum 10 policies within the 24 month qualifying period</p> <ul style="list-style-type: none"> ● One credit for each \$2 New FY Premium received on all life business settled within qualification period. ● One credit for each \$20 New FY UL Excess Premium on all life business settled within qualification period. ● One credit for each \$3 New FY Premium received on all living benefits business settled within qualification period. ● Policies written on individual producer or immediate family does not qualify ● Production based on individual basis only ● For each \$25,000 Credits above the base qualification of \$90,000 the producer will be awarded Destination Certificates which can be redeemed for upgrades (accommodation, air travel, activities etc.) at the conference.
Transamerica	January 1, 2005 to Dec.31, 2006	<p>2007 Producers Showcase - Mediterranean Cruise - Spain, France and Italy</p> <p>Qualifications - Prestige Level 100,000 convention credits Platinum Level 300,000 convention credits</p> <p>1 Convention Credit =\$1.00 FYC (Life commissions) 1 Convention Credit =\$3.00 Investment Product Deposit Commission</p>