

**PURA VIDA**  
*living the good life*



**2013 Royal Neighbors Sales Conference**  
**Four Seasons Resort Costa Rica**  
**May 28 - June 1, 2013**

**Production Requirement:**

96,000 Production Amount for writing agents  
200,000 Production Amount for RGAs  
400,000 Production Amount for MGAs

**Qualifying period:**

September 1, 2011 –  
December 31, 2012

**Production Amount:** equal to Weighted Premium of certificates issued during the Qualifying Period (less not-taken and surrendered certificates issued during the Qualifying Period)

**Weighted Premium equals:**

Term Life, Whole Life, Simplified Issue Whole Life/Graded Death Benefit

- 100% of annualized premium where first premium was drafted
- 110% of annualized premium where first premium was CWA

Universal Life

- 100% of the lesser of target or annualized premium

Single Premium Whole Life

- 15% of single premium

Single Premium Deferred Annuity, Single Premium Immediate Annuity

- 5% of single premium

Fixed Premium Deferred Annuity

- 50% of flexible premium

