



# are you IN?

## REQUIREMENTS

Top 100 Qualifiers

Minimum 12 cases  
(Life and/or Annuity)

Guaranteed Qualification:  
\$400,000 in convention credit

Minimum Qualification:  
\$150,000 in convention credit

Qualification Period:  
Jan 1, 2012–Dec 31, 2012  
(issued and released by Jan 31, 2013)

2012 is going to be a big year for you, and this is your opportunity to reap the rewards of all your hard work. To indulge in luxury and rich culture. To be invigorated by breathtaking scenery. To be inspired by all the wonders Switzerland has to offer.

This six-day adventure to the Fairmont Le Montreux Palace includes Lake Geneva boat rides, delectable chocolates and cheeses, panoramic train excursions, wine tastings, quaint Swiss villages, and more—all in the shadow of the magnificent Bernese Alps.

But only the top 100 producers will be invited. Watch for more details or contact us at 888.525.7355.

CONFERENCE OF LEADERS

JUNE 10–15, 2013

MONTREUX, SWITZERLAND

## requirements

Top 100 Qualifiers  
12 Cases (Life and/or Annuity)

## guaranteed qualification

\$400,000 in convention credit

## minimum qualification

\$150,000 in convention credit

## qualification period

The qualification period for the LBL 2013 Conference of Leaders is 12 months for applications written January 1, 2012, through December 31, 2012. These applications must be issued and released (all issue requirements satisfied) by January 31, 2013.

## eligibility

The "Top 100" licensed representatives of the Company who qualify in accordance with the minimum requirements (\$150,000 and 12 new apps) are eligible for an invitation to attend.

If \$400,000 in convention credit (and 12 new apps) is attained, you are automatically qualified. Of course, you must be contracted in good standing with the Company at the time the convention is held.

## production requirements

A minimum of \$150,000 in convention credit is needed to qualify.

Convention credit is based upon the following formula:

- 100% for the minimum required first-year commissionable premium for term, whole life, universal life, and last survivor policies
- 5% for universal life excess
- 5% for first-year commissionable premium on Echelon
- 5% for first-year commissionable premium on fixed annuities
- Registered products are not eligible for conference credit
- A cancellation, surrender, or withdrawal will result in a reduction of convention credit in the corresponding amount

Standings are reported on in-force business. Convention credits are not assignable. Qualification credit is given to the agent or agency number designated on the application.

## case requirement

The minimum number of cases required is 12. These cases may be any combination of life or annuity plans. An agent can qualify with minimum credits of \$150,000 and 12 cases, but must be in the "Top 100."

## persistence requirement

A minimum persistency of 85% must be maintained on all business placed during the qualification period and continuing in force through January 31, 2013.

## invitation

Only the qualifier and his/her spouse or guest, 18 years of age or older, may attend the conference. Because this is a business meeting, attendance by children or additional guests is not allowed. A guest must be accompanied by the qualifier in order to attend a Lincoln Benefit Life conference.

Participation is by invitation only, and acceptance of same is strictly voluntary. Attendance at any Lincoln Benefit Life conference is not mandatory.

An individual who qualifies and receives an invitation and who, for any reason, is unable to attend the conference is not entitled to any other compensation, nor may the qualifier substitute in his/her stead any other person.

Any agency qualification and assignment of the trip to agency personnel, other than the contracted principal, will be at the discretion of the Company.

## expenses

Federal/state income tax incurred as a result of attending the conference 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.

Lincoln Benefit Life will provide coach-class air transportation from the nearest major airport to and from the convention destination. Ground transportation to and from residence and airport is not included.

The Company will cover your hotel accommodations, company-sponsored functions, and gratuities necessary to complete the included portions of your trip.

Any deviation from the Lincoln Benefit Life planned program is at the qualifier's own expense and subject to availability. All additional travel expenses must be paid in full by the participant prior to the convention.

The rules governing qualification requirements for the 2013 Conference of Leaders may, if necessary, be amended by the home office during the qualification period. All inquiries/communications concerning any aspect of the conference may be submitted in writing to:

Lincoln Benefit Life Sales Promotion Department  
LBLSales@allstate.com

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LINCOLN BENEFIT LIFE  
AN ALLSTATE COMPANY

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888.525.7355 | lblsales.com