

# Qualifications & Campaign Rules



## Qualifications

- Top 30 Producers will be selected at the end of the January 1, 2022 — June 30, 2022 qualification period.
- Eligible Products: all annuity and life products currently offered by EquiTrust.
- Minimum Production/Business Requirements: \$1.5 million premium in 5-or-more cases on eligible business.
- Eligible Business:
  - Applications must be received between January 1, 2022 — June 30, 2022 and issue by July 15, 2022. Qualifying contracts and policies must be in force at the time of travel.
  - Premium received on existing annuity contracts either pending or issued will not be eligible towards minimum production.

One qualification per agent. Personal production only.

No combination of sales among multiple agents.  
Agents in partnerships must qualify individually.  
Qualification credit given only to the writing agent(s) on a policy. Split cases count per split.

Trip awards are not transferable.

Premium for contracts issued on the agent or agent's immediate family does not qualify.

Credit will not be given for premiums coming directly or indirectly from EquiTrust contracts.

No substitutes allowed. No financial or other considerations in lieu of attendance.

All licensed agents actively appointed and in good standing with EquiTrust are eligible to qualify unless otherwise limited by their supervising firms.

IMOs and associated staff, field managers and wholesalers are not eligible. Individuals employed by an IMO whether salaried or commissioned are not eligible to qualify.

Trip consists of two round-trip coach airline tickets (booked through our event planner) from the nearest major airport, hotel accommodations (double occupancy), special amenities and some company-sponsored activities. Baggage and ground transportation to and from residence and airport is not included.

Qualifiers may bring one adult guest (21 or older). No buy-ins for additional guests. This is an adult only trip. Children are not invited to attend this incentive nor permitted to accompany a parent at parent's cost.

Participation is by invitation only. Invitations are extended at the company's sole discretion.

Qualifiers must attend on stated dates. Travel restrictions may apply.

Trip extensions are allowed. Coordination of all extensions must be handled by EquiTrust's event planner. Any costs associated with trip extensions, upgrades or cancellations are the sole responsibility of the agent and must be paid in full by the participant prior to the trip.

Epidemic / pandemic or other related issues could cause other mandates that qualifier and guest may have to follow or which could alter event plans.

Any deviation from the planned EquiTrust incentive program is at the qualifier's expense. Qualifiers must be active and in good standing at the time of the trip to attend. They must exemplify the highest standards of ethical and professional conduct, and maintain a record free from compliance and market conduct issues.

Trip "fair market value" is reported as income to the qualifier; 1099s will be issued. Federal/state income tax incurred as a result of attending the trip is the responsibility of the qualifier. It is suggested that participants consult their tax advisors in regard to tax treatment.

In the event the qualifier does not plan to attend after registration and airline ticketing, proper notice must be received in advance to avoid penalties.

EquiTrust Life reserves the right to alter or end this program at any time, including changes to the site and travel dates, and holds sole discretion in the handling of issues not outlined in these rules.



In consideration of this travel-incentive program and all production-based incentives, be certain to always give top priority to your clients' financial circumstances, objectives and needs. Incentive programs should not be considered or used as the basis for determining suitable products for your clients. EquiTrust Life Insurance Company, West Des Moines, IA. **For Producer Use Only.**