

DIRECTOR'S CLUB

4-Days 3-Nights

— OR —

PRESIDENT'S CLUB

5-Days

4-Nights

It's your call...

You can extend your stay an extra day or bring a child.

See qualification requirements on reverse side

LOCATION

Disney's Grand Floridian Resort & Spa is located on the shores of Seven Seas Lagoon and is one monorail stop from the Magic Kingdom. It is styled in a turn-of-the-century Victorian theme. The atmosphere is elegant but in a Disney way. Disney's Grand Floridian Resort & Spa is considered the flagship of Walt Disney World's Orlando-based resorts.

QUALIFICATION PERIOD

New business received and issued from January 1, 2012, through December 31, 2012 will be counted toward Qualifying Premium.

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QUALIFICATIONS

Director's Club President's Club

Writing Producer \$55,000 Writing Producer \$70,000

Each Additional \$15,000 in writing producer production equals (One) 1 Point. Each Point may be used to purchase an extra day at the resort or for a child to attend. Maximum of 6 points may be earned.

MGA \$300,000 MGA \$375,000

Each Additional \$100,000 in MGA production equals (One) 1 Point.

Each Point may be used to purchase an extra day at the resort or for a child to attend. Maximum of 6 points may be earned.

- 1. Qualifying Premium = Issued annualized premium less lapsed annualized premium between 1/1/2012 and 12/31/2012.
- 2. 6 Application minimum to qualify
- 3. Product qualification percentage
 - a. Final Expense 100%
 - b. Annuities 7.50%
 - c. Single Premium Life (AWT, EWT) 10%
 - d. Medicare Supplement 50%
- 4. President's Club entitles the attendee to either an extra night stay or for a child to attend.
- 5. Producers may qualify by either individual production or as an MGA, but qualifying for both only qualifies one attendee.
- 6. MGAs with \$600,000 in production qualify for a second attendee and MGAs with \$900,000 in production qualify for a third attendee, subject to Oxford Life approval (Attendees must be down-line Producers or approved office staff). Additional attendees are allowed to bring a guest and will receive the Director's club accommodations. (Not eligible for the compensated extra night/day).
- 7. Each qualified Producer/MGA will receive one (1) room. Additional accommodations will be at the qualifier's own expense.

OTHER CONTEST GUIDELINES

- Production cannot be accumulated between multiple producers for "Writing Producer" qualification purposes or by multiple MGAs for qualification purposes.
- Additional earned points may only be used by the qualifying producer or MGA.
- Trip awards are for contracted Oxford Life producers and their guests only.
- Interpretations of the rules will be at the sole discretion of Oxford Life.
- Contests may be discontinued or modified at any time at the sole discretion of Oxford Life.
- Toxford Life will host a welcome reception and awards dinner along with a 2-day park-hopper pass for each qualified attendee. (A three day park-hopper pass will be awarded to each President's Club qualifier).
- Each additional day earned will qualify for a park hopper pass.
- **T** Each child eligible to attend under Oxford Life's contest rules will qualify for a park hopper pass.
- There is no pro-rating of premium for producers appointed in 2012. The qualification is the same for all producers.
- Producers must be active and in good standing (persistency, mortality, etc.) with Oxford Life at the time of the event in order to qualify.
- All producers will receive a 1099 for the fair market value of the trip.

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