

Baltimore Life is pleased to announce how you can qualify for our **2016 Conference** at the electrifying, all-inclusive **Hard Rock Hotel & Casino, Punta Cana, Dominican Republic.**



For four nights and five days, you will enjoy a stay that's **"all day, all night, all included."** The Hard Rock Hotel & Casino offers activities ranging from *golf, beach volleyball, arcades, spa services throughout 54 total cabins, nightly entertainment, dining and more with no business meetings!*

#### Qualification Period

The qualification period is for business written between January 1, 2015 and December 31, 2015, and issued and paid for no later than January 19, 2016.

#### Producer Premium/Qualifications

Meet the following requirements and you and a guest will enjoy round-trip coach airfare, resort accommodations, and all planned company functions! \$60,000 of net conference credits during the qualification period. Values are assigned and applicable limitations are listed for each product below. Annualized premium will be credited only to the primary writing agent and counted by product line as follows:

- Continuous Pay Products: 100% credit for life pay and limited payment periods
- Single Premium Whole Life and Generation Legacy<sup>®</sup>: 10% of paid premium
- Annuity Products: 5% of annual premium

#### Eligible Participants

Each qualifier must be contracted and licensed with The Baltimore Life Insurance Company on the date of departure, in good financial standing, and within pricing persistency in the Company.

*The activities planned for the conference are only for the qualifier and a spouse or a guest. In order to attend the conference, the spouse or guest must be 21 years or older on or before April 1, 2016, not an employee of The Baltimore Life Companies, and accompany the qualifier. Children cannot attend. All decisions concerning qualifier production credits, the trip and eligibility are at the sole discretion of Baltimore Life. Baltimore Life reserves the right to change either the site or the dates of the trip without prior notice.*

For example, final expense first year persistency is 73%; second year is 63.5%. Baltimore Life makes the final decision on who may qualify.

#### Ineligible Cases

Cases that are declined, withdrawn, not taken, surrendered, or lapsed during the qualification period and within two months after the qualification period will not be counted toward qualification.

*Family business:* applications written on the life of the producer or other members of the immediate family (spouse, mother, father, sister, brother, children, and their spouses) will qualify only if paid on an annual mode, and not to exceed 10% of the qualification requirements.

#### Travel Arrangements

Baltimore Life will make all necessary travel arrangements, including travel arrangements to and from the gateway city nearest your home. Any layovers at the departure point - either going or returning - are at the qualifier's expense.

#### Credit Transfers

The qualifier must attend the conference in order to receive any benefits. No cash or other form of remuneration will be paid in lieu of attendance. Only a qualifier and one adult guest may attend.

#### Taxes

The value of the trip will be reported as income on Form 1099 as required by the Internal Revenue Service.

Join Baltimore Life at the  
**2016 Conference**



**PUNTA CANA**

**AN ALL-INCLUSIVE EXPERIENCE**

**Thursday, May 19**

through

**Monday, May 23, 2016**



The Baltimore Life<sup>®</sup>  
COMPANIES

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