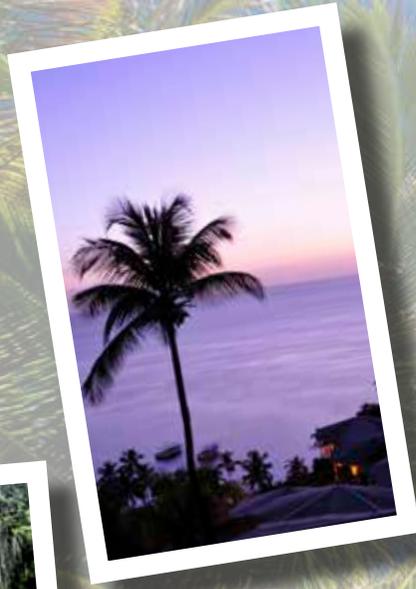


Just Imagine: St. Lucia!



We'll take You and a Guest to St. Lucia in the West Indies!
Join us May 12-16, 2016
Qualification Period: February 1, 2015 through January 31, 2016

**United
Farm Family**
Life Insurance Company

Write YOUR name in the sand!

St. Lucia, one of the Windward Islands in the West Indies, offers stunning beaches, crystal-clear seas, breath-taking coral reefs, unspoiled rainforests, and the majestic Piton mountains. With a history dating from the 1550s, St. Lucia has been home to the Carib Indians, a haven for marauding pirates, and fought over by the French, the Dutch, and the English. Today, it's an independent country in the Commonwealth of Nations, with Queen Elizabeth II as its head of state.

Qualification Rules:

Personally Producing Writing Agents: may qualify with at least \$60,000 of Annualized First-Year Premium (net of not-takens and lapses) during the qualification period, irrespective of Net Annualized Commissions earned.

MGAs who don't normally write personal production must generate \$60,000 of Annualized First-Year Commissions (net of not-takens and lapses) during the qualification period. Commission "credit" from any personally written business cannot exceed the annualized policy premium.

Commissions generated by sub-agents (Licensed Only Agents) will count toward an upline's production at 50% of the first-year commission generated by those agents.

Ineligible cases:

- Cases that are declined, withdrawn, or not taken will not be counted toward qualification.*
- Cases that are surrendered or lapsed during the qualification period will be counted only to the extent of commissions earned prior to policy termination.*
- Applications written on the life of the agent, members of the agent's immediate family, or other controlled business.*

Travel Arrangements & Details:

UHL/UFFL will make all necessary travel arrangements which will be booked through the Company's authorized travel agency, Travel Leaders Inc. The trip includes:

- ✓ Airfare to/from Castries, St. Lucia.*
- ✓ Transfers to/from hotel.*
- ✓ Four nights at the all-inclusive Sandals Grande St. Lucian Spa & Beach Resort.*
- ✓ Welcome Reception/Farewell Gathering.*

Attendance is by Company invitation only. Invitations are not transferable without express prior permission of the Company, and may not be redeemed for cash. Invitee must be in good standing with the Company – acceptable persistency and placement ratios, a secured debit balance, acceptable field underwriting, must be duly licensed, and contracted with the Company. The invitee and his/her official guest must be 18 years or older. The Company is not responsible for making arrangements for anyone other than invitee and one adult guest. All participants must have a valid passport with at least 6 months' validity from the last date of travel. The value of the trip will be reported on Form 1099, as required by the Internal Revenue Service. All decisions concerning the trip and the eligibility of each participant are at the sole discretion of United Home Life/United Farm Family Life which reserves the right to change either the location or dates of this trip.