

Secrets® Papagayo Costa Rica!

Baltimore Life's 2025 Conference | Tuesday, May 20 - Saturday, May 24, 2025

Qualification Period: The qualification period is for business written between January 1, 2024 and December 31, 2024.

Independent 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!

- \$95,000 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:

- **Silver Guard®:** 100% credit for annualized premium, life pay and limited payment periods.
- **aPriority® Whole Life and aPriority® Term:** 100% credit for annualized premium, life pay and limited payment periods, with a maximum allowed credit of 45,000 towards qualification as an agent.
- **Single Premium Whole Life and Generation Legacy®:** 10% of net paid single premium

Eligible Participants

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

- Final expense first year persistency is 73%; second year is 63.5%



Baltimore Life makes the final decision on who may qualify. Attendance is by Baltimore Life invitation only.

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Cases that are declined, withdrawn, not taken, surrendered, or lapsed during the qualification period, and within two months after the qualification period will not be counted toward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 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 travel expenses to and from the qualifier's point of origin (e.g. to and from the airport), and any layovers at the departure point – either going or returning – are at the qualifier's expense.

Taxes

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

The Baltimore Life Insurance Company
10075 Red Run Boulevard
Owings Mills, MD 21117-4871
(800) 628-5433 | baltlife.com

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 May 1, 2025, not an employee of the Baltimore Life Insurance Company, and accompany the qualifier. Children cannot attend. Qualifications are subject to change. 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.

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Form 7986-0124(ISDProducer)