



SUCCESS

December 2021

M O N T H L Y

The Official Production & Contest Numbers Publication for Lincoln Heritage Funeral Advantage® Agents

November Top Performers

Production

7th Month Persistency

Individual Producer	Ericka Jackson \$46,208	Monica Fernandez 100%
Agency Manager	Andrew Barragan & Associates \$1,681,776	Emeli Rojas & Associates 93%
Regional Director	Golden Memorial Ins Svcs \$4,074,617	Family Heritage Group 87%

“The only lasting success is through service.” - Tom Londen



Letter from our President

Alex Londen

High School is an unusual time. For many of us, it represents the last period where we want time to go faster. We look forward to winter breaks, summers, and dream about everything that we believe is coming our way once we graduate.

It's amazing how quickly things change. Once you enter your 20's, seemingly overnight, you become the person talking about how fast the past year went. It is an inevitable fact, and nobody believes it will happen to them. I remember being young and rolling my eyes at family parties as the previous generation complained about the passage of time. I swore I would never be that person. But now, I am easily the worst offender.

Other than high school, Covid is really the only other time in my life where I wanted time to move more quickly. Early in 2020, when it had been many weeks without seeing so many of my family and friends, all I wanted was to skip to the period when Covid was just a memory. Unfortunately, it turns out that wish was naïve.

Based off everything we know now, Covid will be a part of our lives for many years to come, if not forever. The severity will of course decrease, and over time it will impact our lives less and less. Like all things, we adapt. The human species has many faults, but its ability to acclimate to the world's changes is certainly not one of them.

The Field Force's reaction to Covid is a constant reminder of how well our Company has adapted to the changing world around us. Looking back at the last two years, I would be hard pressed to ask for anything more than what was accomplished.

Second quarter of 2020, production dropped markedly. That makes complete sense. Covid was new to the world, and it was paramount that we all take every precaution, which at the time meant standing still. But our Field Force is resilient, and incredibly so. By third quarter, a huge portion of our sales moved from in-person to telephonic or electronic. Within weeks, production stabilized, and some markets returned to growth. What an incredible accomplishment for a Field Force that had depended on face-to-face sales for more than 50 years!

In early 2021, while Covid was raging and the economy was still on unsure footing, you all responded by blowing the charts off production. As individuals, you each responded to what was best for you and your business. Some stuck with telephonic sales, others used a hybrid model, while some went back to face-to-face sales with necessary safety precautions. Whatever you did in that period of difficulty, it worked. In the first quarter of 2021, we saw some of the highest production months in Company history.

Sitting here today, production is up more than 7% year over year. Production for November was up more than 11% from the year prior. This is not an accident, and it was not luck. It is because of you. When presented with the business challenge of a lifetime, you all responded in the most remarkable way.

The Home office and I appreciate all you did as we've adapted to this new world we live in. Your efforts did not go unnoticed, and I am so excited to see all the positive things that will come our way in 2022.

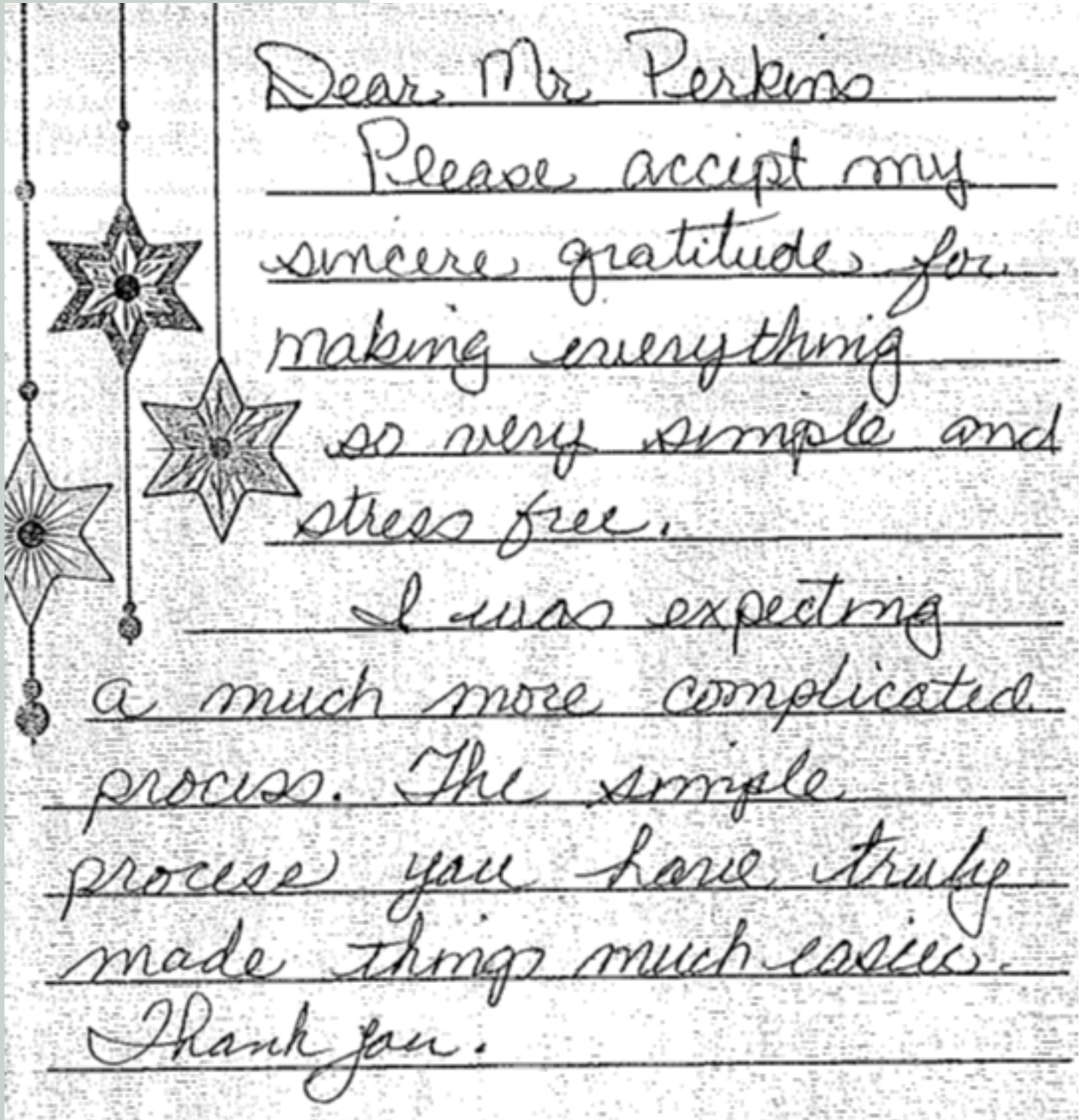
-Alex



"Whatever you did in that period of difficulty, it worked."

Letter of Appreciation from Beneficiary

We often receive letters at the Home Office from beneficiaries and family members after a claim has been paid, thanking us for the services that were provided. We couldn't do what we do without your hard work and dedication in the field, so we share letters with you each month to illustrate how our partnership with you benefits the families and loved ones of our clients in their time of need.



Agent Production

NOVEMBER 2021

Ericka J.	\$46,208	Stacey H.	\$22,583
Pierre D.	45,764	Rachel M.	22,368
Tez M.	41,304	Steven L.	22,246
Norberto H.	41,059	Shemika B.	22,158
Unaisi V.	37,212	Ezra F.	21,992
Jeffrey S.	35,855	Jarrad T.	21,814
Howard G.	33,772	Guillermo N.	21,789
Melissa S.	33,474	John D.	21,572
Robert W.	32,859	Shelton P.	21,526
Larrisa P.	32,195	Margaret J.	21,318
Jannifer M.	27,845	LaSunia C.	21,297
Maribel R.	26,563	Mark M.	21,038
David P.	26,338	Manuel P.	21,022
James T.	26,185	Dave S.	20,933
Kirby L.	26,173	Christopher B.	20,910
Mike E.	26,125	Briana H.	20,755
Robert E.	25,784	Olga A.	20,742
Wilfredo P.	25,687	Craig W.	20,705
Lisa W.	25,604	Gaylynn S.	20,579
Richard M.	25,290	Cherie B.	20,487
Gloria B.	25,226	Daniela P.	20,178
Bradley G.	25,125	Niambi M.	19,956
Amy M.	24,949	Pamela E.	19,941
Gabriela H.	24,861	Antonio W.	19,222
Miguel C.	24,787	Steve B.	19,201
Victoria P.	24,522	Vanusa C.	19,150
Tracy R.	24,350	Adam H.	19,121
Diane H.	24,320	Stephen M.	19,105
Glenn A.	24,295	Jaquan H.	19,049
Patricia L.	24,132	Brian W.	18,911
Victor R.	24,003	Danielle S.	18,831
Rafael J.	23,857	Jeremiah M.	18,757
Richard F.	23,567	Robert C.	18,734
Michael H.	23,528	Tara R.	18,592
Beosha A.	23,420	Emanuel R.	18,357
Wendy V.	23,232	Octavio U.	18,341
Guillermo C.	22,935	Gerardo R.	18,327
Myron B.	22,771	Maria C.	18,239
William G.	22,726	Joel M.	18,220
Victor G.	22,677	Eric E.	18,067

Agent Production Continued...

NOVEMBER 2021

Vincent M.	\$18,046	Joan W.	\$15,834
Dana N.	17,990	Marshall F.	15,761
Sandra W.	17,973	James D.	15,709
Eduardo V.	17,815	Aaron C.	15,681
Getties J.	17,785	Daniel H.	15,669
Phillip V.	17,773	Tjwanna H.	15,651
Rafael C.	17,544	George F.	15,618
Jeremy F.	17,508	Miesha J.	15,598
German O.	17,467	Pedro C.	15,598
Suzanne A.	17,338	Rachel O.	15,548
Primitivo M.	17,310	Elizabeth R.	15,533
Jorge M.	17,212	Derek S.	15,520
Ralph L.	17,083	Bo S.	15,516
Yarcely P.	16,859	Andrea M.	15,468
Gustavo Z.	16,649	Patricia G.	15,455
Sharome G.	16,629	Timothy W.	15,451
Maria P.	16,572	Micaela L.	15,366
William F.	16,557	Lashawn H.	15,360
Micki S.	16,443	Andrew W.	15,328
Johnny M.	16,257	Richard H.	15,316
Brandi B.	16,257	Javier O.	15,222
Chris S.	16,256	Stephen S.	15,202
Angela R.	16,253	Dwayne S.	15,143
Charles H.	16,204	Lizard M.	15,126
Chandra S.	16,198	Moises Z.	15,125
Karianne W.	16,194	Kent S.	15,114
Ana G.	16,107	Robert F.	15,110
Gregory E.	16,066	Ta'Reem S.	15,081
Candice R.	16,055	Patricia M.	15,041
Aubri R.	16,044	Christy C.	15,011
Larrie J.	16,034	Marisa C.	14,936
Martha C.	16,015	Maria B.	14,899
Maritza R.	15,969	Dardi J.	14,836
Shawn Y.	15,922	Henry I.	14,791
Wrinardo M.	15,907	Christopher R.	14,722
Enrique S.	15,896	Rene A.	14,683
Herntz V.	15,876	Meghan M.	14,673
Shawn C.	15,865	Lovie J.	14,560
Kim D.	15,855	Jennifer L.	14,559
Chad D.	15,849	George S.	14,551

Agent Production Continued...

NOVEMBER 2021

Doraly A.	\$14,456	Agenol S.	\$12,944
David J.	14,451	Quincy B.	12,918
Alejandro G.	14,376	Danly G.	12,858
Saeed B.	14,366	Yesenia C.	12,850
James H.	14,329	Daniel G.	12,816
Christian A.	14,287	Ricardo V.	12,807
Delta R.	14,193	Takeisha J.	12,777
Irene B.	14,115	Mildred V.	12,763
Sadrac R.	14,097	Donald K.	12,738
Michael H.	14,023	Jeremiah C.	12,711
Beverly H.	13,998	Andrew R.	12,683
David J.	13,910	Marcus B.	12,664
Idolfo A.	13,908	Oscar Q.	12,656
Blanca R.	13,906	Alicia W.	12,641
Melaney B.	13,866	Janis G.	12,625
Brent H.	13,804	Emigdio V.	12,618
Michael R.	13,772	Cesar B.	12,589
Audio O.	13,745	Stuart S.	12,525
Milton R.	13,736	Stephanie J.	12,517
Alejandra B.	13,669	Noemi L.	12,503
Deon F.	13,608	Diana S.	12,499
Gabriel P.	13,591	Marvin H.	12,465
Barry T.	13,586	Elanena W.	12,417
Mark C.	13,581	Ricardo V.	12,380
Edwin M.	13,509	Donyel R.	12,369
Jose R.	13,482	Ramon V.	12,345
Deborah D.	13,474	Jessica R.	12,316
Deena H.	13,445	Lance S.	12,303
Carl B.	13,431	Marnita S.	12,240
Claude G.	13,394	Regina O.	12,238
Cynthia M.	13,380	Aben E.	12,222
Delmelodia T.	13,351	Connie M.	12,058
Raheem G.	13,337	Rahim E.	12,057
Emanuel F.	13,296	Thomas S.	12,031
Cole D.	13,256	Santos R.	12,021
Scott T.	13,235	Jauquana W.	11,976
Javier D.	13,222	Gabriel B.	11,964
Jason F.	13,128	Cesar F.	11,963
Christopher J.	13,094	Liliana H.	11,919
Claudia E.	13,014	Rodney J.	11,884

Agent Production Continued...

NOVEMBER 2021

Patricia P.	\$11,874	Stacey G.	\$11,167
Eddie M.	11,833	Tayanna M.	11,104
Sandra P.	11,833	Annie M.	11,100
Roberto R.	11,826	Paul N.	11,096
Ernesto M.	11,821	J B.	11,075
Alejandro G.	11,819	Julian B.	11,072
Ralph G.	11,813	Veda M.	11,059
Maera P.	11,794	Kary W.	11,059
Hector Q.	11,780	Greg H.	10,991
Ana M.	11,778	Monica H.	10,990
Charles D.	11,714	Kasey C.	10,980
Bernard B.	11,605	Casey C.	10,964
Tara P.	11,587	Landon S.	10,959
Crystal F.	11,586	Kenneth P.	10,925
Clara C.	11,585	Olivia N.	10,922
Jeremy B.	11,583	Esmeralda H.	10,890
Gary I.	11,554	Tinslee C.	10,882
Timothy H.	11,524	Santos R.	10,878
Hamani V.	11,518	Mark H.	10,864
Kristy C.	11,509	Sandra V.	10,844
Thomas M.	11,499	Sable J.	10,841
Glenn L.	11,466	Maria P.	10,833
Candyce R.	11,466	Kenneth M.	10,805
Ana V.	11,466	Nancy S.	10,772
Kristy P.	11,451	Gary F.	10,742
Andrew M.	11,413	Dakota L.	10,737
Jason T.	11,398	David W.	10,707
Moenetress C.	11,392	George M.	10,705
Dave G.	11,384	Gustavo M.	10,675
Erika M.	11,370	John C.	10,660
Hector L.	11,344	Orlando Z.	10,645
Shenia R.	11,303	Anthony H.	10,639
David A.	11,294	Carmen G.	10,630
Oneyda G.	11,277	Maria C.	10,624
Miranda S.	11,245	Daniel N.	10,587
Olinda R.	11,213	Annie A.	10,564
Nathaniel S.	11,211	Amanda W.	10,562
Randi W.	11,200	David R.	10,544
Carol H.	11,192	Kenny M.	10,527
Denzel B.	11,192	Steven P.	10,499

Agent Production Continued...

NOVEMBER 2021

Mayra R.	\$10,479	Clementine T.	\$9,912
Brenda H.	10,466	Joel R.	9,910
Luke K.	10,459	Frederick H.	9,909
Yazzmine W.	10,450	Sergio M.	9,885
Christina H.	10,445	Melvin C.	9,869
Takisha J.	10,441	Crystal W.	9,860
Daytawn J.	10,418	Nicholas S.	9,860
Lenell B.	10,398	Lisa N.	9,837
Laura G.	10,390	Mark N.	9,827
Jonathan D.	10,381	Will L.	9,823
Veronica R.	10,376	Carlos P.	9,820
Lydia S.	10,322	Raul A.	9,813
Esperanza M.	10,307	Alejandra G.	9,812
Isabel C.	10,275	Bianca Z.	9,768
Robin R.	10,271	Loralynn D.	9,759
Maria B.	10,269	Michael K.	9,731
Emmanuel E.	10,249	Ashley G.	9,711
Brian S.	10,246	Stacia R.	9,700
Maria N.	10,244	Harry S.	9,683
Noah B.	10,203	Robert K.	9,632
Floyd P.	10,200	Maribel Z.	9,622
Tami F.	10,195	Ebony V.	9,618
Desmond G.	10,169	David M.	9,583
Monica F.	10,151	Chad M.	9,571
James C.	10,131	Douglas K.	9,557
David B.	10,112	Amy B.	9,557
Jennifer G.	10,106	Mario C.	9,515
Lorraine C.	10,092	Richard B.	9,508
Laura V.	10,092	Edith S.	9,504
Dinorah J.	10,042	Ashley S.	9,471
Angela H.	10,022	Stanley N.	9,467
Mauricio M.	10,019	Lenny R.	9,447
Steven A.	10,001	Chrishan P.	9,429
Justin G.	9,997	Adriano A.	9,415
Erika M.	9,992	Vicente C.	9,400
Christine E.	9,992	Liffett B.	9,292
Marie C.	9,976	Nohemy O.	9,283
Demisi J.	9,967	Jose B.	9,235
Gisela P.	9,937	Gursteen M.	9,228
Gaury G.	9,930	Jamie C.	9,209

Agent Production Continued...

NOVEMBER 2021

Gary K.	\$9,196	Erika M.	\$8,734
Isabel G.	9,187	DeAnn E.	8,719
Yormary B.	9,127	Anthony C.	8,710
Julio D.	9,120	Sean G.	8,699
Oscar P.	9,083	Leticia A.	8,687
Chase S.	9,073	William P.	8,670
Juan F.	9,042	Nick C.	8,664
Hannah W.	9,029	Marisela C.	8,633
Sheila M.	9,021	Antwon G.	8,625
Huett J.	9,021	Keith A.	8,624
William V.	9,003	LaDaris V.	8,619
Hannah R.	8,986	Lucia A.	8,608
Ebonyfire M.	8,976	Deona B.	8,568
Victor S.	8,967	Amber J.	8,567
Eglimar G.	8,966	Luis A.	8,554
Ashley R.	8,965	Dorothy C.	8,510
Dustin H.	8,963	Carolyn S.	8,509
Darren S.	8,962	Rene R.	8,497
Melissa B.	8,957	Kelly M.	8,492
Chevelle W.	8,949	Claudia R.	8,489
Maria V.	8,933	Diana N.	8,487
Levonita T.	8,930	Carl Y.	8,481
Cesar S.	8,927	David M.	8,475
Michael K.	8,925	Ernesto P.	8,473
Richard T.	8,915	Ebony F.	8,433
Rolando P.	8,902	Connie R.	8,412
Geraldine C.	8,883	Alina C.	8,412
Maurena B.	8,855	Maria M.	8,407
Elizabeth M.	8,847	Edgar A.	8,398
Ezequiel G.	8,829	Ashley C.	8,386
Richard W.	8,826	Willie C.	8,383
Diana R.	8,826	Michelle S.	8,366
Michael B.	8,825	Allen M.	8,322
Vinny M.	8,793	Nayda R.	8,287
Virginia H.	8,783	Robert S.	8,257
Terrek R.	8,768	Jewel D.	8,251
Elizabeth J.	8,756	LaDante B.	8,251
Alicia C.	8,746	Zach P.	8,249
Johnny M.	8,746	Julie S.	8,242
Jesse G.	8,739	Jose S.	8,237

Agent Production Continued...

NOVEMBER 2021

Lemecia H.	\$8,226	CaSandra V.	\$8,133
James H.	8,219	Dstani B.	8,121
Patrice S.	8,213	Eneidra W.	8,107
Ritamae C.	8,209	Rafael R.	8,085
Alexis S.	8,184	Brandy M.	8,066
Rhiannon S.	8,177	Erica S.	8,046
Harold B.	8,176	Touzalin M.	8,040
Dio R.	8,175	Aubree G.	8,021
Iman E.	8,171	Shavondrea B.	8,014
Shavonne C.	8,151	Will N.	8,003

Agency Production

NOVEMBER 2021

Andrew Barragan & Associates	\$1,681,776	Jessica Parker Group	\$178,889
Adam Hale & Associates	1,160,317	Tanya Miles Group	174,896
A M Barragan & Associates	895,871	Mike Stambaugh & Associates	174,009
Diamond Memorial	851,888	The Bradshaw Group	172,203
Family Protect Insurance	778,667	John Burke & Associates	170,285
Hawkins Investment Group	715,705	Lucas Financial Services	169,394
Donaldo Harris Group	553,143	Modern Legacy Group	165,548
UBI Marketing Firm United	543,347	Terrence Richard & Associates	163,309
Fernando Lassiter Group	487,432	Pinnacle Financial Group	160,942
Spartan Insurance Group	478,574	Ariel Rodas & Associates	158,536
Leaders Financial Group	451,904	Julian Barrera Group	158,124
Ricardo Cazares & Associates	451,850	Freedom Final Expense Group	146,228
GEMMS Financial Resources	448,502	Ashley Simmons Group	143,578
S & A Group	440,507	Steinhaus Insurance	142,029
Daniela Etchegoyen & Associates	369,683	Paul Chambers Group	140,905
Nathan Barragan & Associates	341,555	Opportunity Marketing Group	131,504
The Jacobs Group	336,599	Eddie Martir Group	131,084
Dari Spurgeon & Associates	325,737	Yoel Rodriguez Group	130,504
Vision To Legacy Group	324,246	The Mars Group	130,385
Shenna Adams Group	311,745	Emeli Rojas & Associates	129,365
UBI Southeast	305,049	Kary Wilkins Group	127,569
MJS Advantage	294,029	Johann Arias & Associates	122,370
Ignacio Solorio & Associates	292,979	Alejandra Pereira B & Associates	119,300
Michael Morgan Group	284,453	Dio Group	119,144
United Leaders & Associates	281,613	Erika Mitchell-Rhodes Group	117,813
Ben Liebermann Group	268,271	Kingdom Financial	117,444
The Paul Group	265,796	AWG Financial	116,891
Ronald Jariz Group	265,306	United Senior Care	116,756
The Diggs Group	263,364	Kevin Tyler Group	116,459
Dana Nesen & Associates	254,131	Modesto Int'l Group	115,054
Eduardo Calderon & Associates	252,497	The Empowerment Group	109,826
Mario Barrera Group	241,011	Roosevelt Hooker Jr Group	108,061
Oscar Salinas & Associates	237,822	Steven Russell & Associates	107,782
Elite Insurance Team	236,233	Eric Enriquez & Associates	105,766
Brian Obey Group	205,874	Vann Durham Group	104,698
Francisco Espinoza & Associates	199,748	The Phoenixx Insurance Group	104,195
Memorial Gardens Ins Services	192,653	Take Charge Financial Group	101,470
Financial Freedom Team	191,371	Jorge Martinez & Associates	98,757
TD Life Services	190,194	Callison Group	98,516
Martin Eichhorn & Associates	180,232	Sandra Peck Group	96,104

Agency Production Continued...

NOVEMBER 2021

Ron Mann Group	\$94,948	Yubrasca Diaz & Assoc	\$63,925
Eduardo Varas Group	89,729	The Vision Group	63,625
Yanta Services	88,696	Norberto Hernandez Group	62,727
Squire's Enterprises	88,527	Inspire Legacy Group	62,524
Senior Assurance Group	88,510	Hall Gp	61,787
Ismael Vargas & Associates	87,947	Stephen Sanders Group	60,622
GC & Associates	87,552	Superior Final Exp Group	58,720
Victor Berocay & Associates	87,463	Brad Harper Group	58,565
Jeremiah Merritt Group	86,339	Johnny Mendez & Associates	58,528
Kingdom Legacy Group	84,807	Corey Hawkins Group	58,090
Nick Cardwell Group	84,399	Hibbert Financial Group	57,963
Ane Pasina & Associates	84,048	Nash Group Ins Services	57,602
Yarcely Rodriguez Prato & Assoc	83,939	Christian Alvarado Group	57,312
Mike Davis Group	83,622	The Gabe Penn Group	57,213
Arturo SanchezDiaz & Associates	83,551	Pierre Docsol Group	56,443
Luis Garzon & Associates	82,888	Miguel Witrage & Associates	54,850
Kentrell Williams & Associates	82,682	Mark Coleman Group	54,844
Andrew Wood & Associates	82,621	Jason Forte Group	54,758
The MJ Team	81,534	Maria Glaesemann & Associates	54,397
Hadley Insurance Group	80,952	Coakley Financial Group	53,939
The Boddie Group	80,871	Mike Ellerbee Group	53,833
Anthony Havard Group	79,101	FGD Group	53,786
Cherie Buckman Group	78,339	The Higgins Group	53,481
Edith Salinas & Associates	75,259	Gabriel Brown Group	52,541
UBI Mid-Atlantic Division	74,759	RVF Insurance	52,334
Larry Moore Group	74,297	Bill Wormley Group	51,936
Lenny Riggs Group	74,108	Barry Tauscher Group	51,897
Ed Long Group	74,092	Negeb & Associates	51,171
Chad Donahue Group	74,070	Tara Ray Group	51,032
Platinum Final Expense	73,995	Sharome Gentry Group	49,257
Alpha Financial Leaders	73,980	Veronica Gentry Group	49,257
Melaney Brundidge Group	72,420	Howard Gire & Associates	48,815
Rob Williams Group	71,641	Mark Norrell Group	48,798
Marcelo Vaca & Associates	70,703	Maera Pimentel & Associates	48,152
Brad Gibson Associates	70,316	Rader & Co.	47,273
Maria De Pool Group	69,747	Dwayne Stokes Group	47,198
The Guardians Insurance Group	69,299	Del Hawkins Group	46,901
Javier Ortega & Associates	67,761	The Dream Team	46,887
Viva Consulting Group	64,380	Entrusted Hands Insurance	46,708

Agency Production Continued...

NOVEMBER 2021

Amete Darvish & Associates	\$46,700	Rogelio Martinez & Associates	\$43,647
Dave Scott Group	46,427	Diana Rodriguez & Associates	42,564
Ericka Jackson Group	46,208	Lisa Woods Group	41,861
Nayda Viva Group	46,053	Vanusa Cabral Group	41,848
JC Financial Group of Florida	45,924	Rahim El Group	41,705
Dominga Tapia & Associates	45,512	Jacob Rader Group	41,237
Patricia Lynch Group	45,402	Ta'Reem Smith Group	40,905
Jesse Escobar & Associates	45,253	Lenell Black Group	40,704
Christine El Group	44,695	Larrisa Poree & Associates	40,647
Karianne Weed Group	44,322	Maria Martinez & Associates	40,619
The Harben Group	44,150	Amy Murphy Group	40,075

Regional Director Production

NOVEMBER 2021

Golden Memorial Ins Svcs	\$4,074,617
Universal Benefits	2,448,852
The Miles Group	1,223,816
Agent Success Management	1,209,848
Rosson Phillips Group	1,071,214

The Howard Group	\$841,933
Life Time Marketing	535,927
Family Heritage Group	243,133
Integrity Ins Group of Kentucky	141,458

Agent Persistency Power

NOVEMBER 2021

	<u>7TH</u>	<u>NTQ</u>		<u>7TH</u>	<u>NTQ</u>
Monica F.	100	1	Dave G.	92	2
Mark N.	100	5	Sandra W.	92	2
Michael K.	98	1	Oscar Q.	92	2
Carmen G.	98	2	David J.	92	3
David R.	98	3	Brian W.	92	3
David P.	98	6	Richard H.	92	4
Danly G.	97	4	Jose R.	92	4
Patricia G.	97	9	Christine E.	92	4
Quincy B.	96	4	Juan F.	92	4
Liliana H.	95	0	Denise V.	92	4
Charles H.	95	3	Jesse E.	92	6
Victoria P.	95	5	Erika M.	92	6
Micki S.	95	6	Vanusa C.	92	6
Christian A.	95	7	Aubree G.	92	7
Eduardo V.	95	8	Margaret J.	92	7
Anhwar P.	95	8	Marisa C.	92	8
Suzanne A.	94	3	Clara C.	92	8
Stuart S.	94	3	Gisela P.	92	8
Jorge M.	94	4	Jacob R.	92	11
Clementine T.	94	4	Rafael R.	91	1
Enrique I.	94	4	Jeremy B.	91	1
Jennifer L.	94	5	Milton R.	91	1
Jason C.	94	6	Mark C.	91	3
Ana G.	94	6	Javier D.	91	4
Sonya W.	94	6	Shavonne C.	91	4
Mayra R.	93	2	Primitivo M.	91	5
George F.	93	2	Norberto H.	91	5
Deborah D.	93	3	Patricia P.	91	7
Enrique S.	93	4	Steven L.	91	7
DeAnn E.	93	5	David W.	91	7
Claudia O.	93	6	Nick C.	91	8
Vicente C.	93	6	Guillermo N.	91	9
Verna A.	93	7	Hamani V.	91	12
Lizard M.	93	7	Patricia L.	90	1
Christy C.	93	8	Olga A.	90	1
Ralph G.	93	9	Roberto R.	90	3
David P.	93	12	Maria M.	90	4
Isabel C.	93	13	Amy M.	90	4
Alicia W.	92	0	Maria P.	90	4
Claudia R.	92	1	Rene A.	90	5

Agent Persistency Power Continued...

NOVEMBER 2021

	<u>7TH</u>	<u>NTQ</u>		<u>7TH</u>	<u>NTQ</u>
Robert C.	90	8	Isabel G.	88	6
Alejandra B.	90	8	Mark H.	88	7
David B.	90	8	Andrew M.	88	8
Joseph S.	89	1	Timothy W.	88	10
Pierre D.	89	2	Miguel C.	88	10
Timothy H.	89	2	Antonio W.	88	13
Jessica R.	89	2	Kenny M.	87	2
Cherie B.	89	3	Javier O.	87	3
Sadrac R.	89	3	Doraly A.	87	4
Gerardo R.	89	3	Shenia R.	87	4
Martha C.	89	4	Moises Z.	87	4
Jose R.	89	4	Maria G.	87	4
Mauricio M.	89	4	Victor G.	87	4
Raul A.	89	5	Richard F.	87	5
William G.	89	5	Oscar P.	87	5
Janis G.	89	5	Paul N.	87	5
Maribel Z.	89	5	Emigdio V.	87	5
Paola V.	89	5	Alejandro G.	87	5
Niambi M.	89	5	Brandy M.	87	5
Wrinardo M.	89	5	Carol H.	87	6
Ernesto P.	89	6	Jordan M.	87	8
Lashawn H.	89	6	Howard G.	87	9
Ed C.	89	8	Tara P.	87	9
Jennifer G.	89	8	Jarrad T.	87	10
Esperanza M.	89	8	Travis S.	87	10
Dakota L.	89	9	Stephanie J.	87	10
Carlos P.	89	10	Anthony C.	87	10
Paulette D.	88	0	Blanca R.	87	11
Michael H.	88	1	Guillermo C.	87	13
Gabriela H.	88	1	Maria V.	86	1
Bianca Z.	88	2	Casey C.	86	2
Diana N.	88	2	Miranda S.	86	2
Jeffrey S.	88	4	Gregory E.	86	3
Phillip V.	88	4	Audio O.	86	3
Ernesto M.	88	4	Jeremiah C.	86	4
Irene B.	88	5	Chad M.	86	4
Maera P.	88	5	Aaron C.	86	5
Eglimar G.	88	5	Kent S.	86	5
Lamarq C.	88	6	Victor R.	86	5
Robert K.	88	6	Gaury G.	86	5

Agent Persistency Power Continued...

NOVEMBER 2021

	<u>7TH</u>	<u>NTD</u>		<u>7TH</u>	<u>NTD</u>
Agenol S.	86	6	Rahim E.	84	10
Gloria E.	86	7	Maribel R.	84	10
Sergio M.	86	8	Michael H.	84	11
Robert E.	86	8	Kenneth M.	84	12
Johnny M.	86	8	Jeremy F.	84	13
Craig W.	86	9	Nathaniel S.	83	2
George M.	86	10	Myron B.	83	2
John C.	86	13	Stephen M.	83	4
Karianne W.	85	3	Aubri R.	83	5
Sheena T.	85	3	David J.	83	6
Bo S.	85	4	Kristy C.	83	7
Justin G.	85	5	Ricardo V.	83	7
Michelle S.	85	6	Harold B.	83	7
Bradley G.	85	6	Andrew W.	83	8
Noemi L.	85	6	Thomas M.	83	8
Rafael J.	85	8	Maritza R.	83	9
Julie S.	85	8	Adam H.	83	10
Shawn Y.	85	8	Huett J.	83	10
Jesse G.	85	9	German O.	83	10
Diana S.	85	12	Patrice S.	82	0
Diane H.	85	12	Linzy C.	82	5
Tez M.	85	14	Eddie M.	82	5
Richard M.	84	1	Daniel N.	82	6
LaSunia C.	84	1	Monica B.	82	6
Saeed B.	84	2	Elizabeth R.	82	7
Kary W.	84	3	William P.	82	8
Mike E.	84	3	Stacey H.	82	10
Eric E.	84	4	George S.	82	12
Touzalín M.	84	4	Leonard P.	81	3
Olivia N.	84	4	Mildred V.	81	3
Anthony H.	84	5	Emanuel F.	81	4
Henry I.	84	5	Johnny M.	81	6
Alejandra G.	84	5	Elizabeth J.	81	6
Donald K.	84	6	Will L.	81	7
Noah D.	84	6	Michael R.	81	7
Joan W.	84	7	Yarcely P.	81	10
Rodney J.	84	7	Melissa J.	80	2
Mark M.	84	8	Andrea M.	80	3
Roque M.	84	9	Ana Z.	80	3

Agent Persistency Power Continued...

NOVEMBER 2021

	<u>7TH</u>	<u>NTD</u>		<u>7TH</u>	<u>NTD</u>
Esmeralda H.	80	3	Glenn A.	78	4
Emmanuel E.	80	5	Dave S.	78	4
Darren S.	80	5	Brenda H.	78	4
Steve B.	80	6	Briana H.	78	4
William V.	80	6	Unaisi V.	78	4
James C.	80	7	LaDaris V.	78	6
Robert W.	80	7	Dorothy C.	78	6
Nancy S.	80	7	Chad D.	78	7
Ana V.	80	7	Octavio U.	78	7
Stacia R.	79	1	Daniela P.	78	8
Barry T.	79	2	Deona B.	77	2
Dardi J.	79	2	Melissa B.	77	3
Sharome G.	79	2	Willie M.	77	3
Elanena W.	79	2	Crystal F.	77	3
Rafael C.	79	3	Lance S.	76	1
Claudia E.	79	4	Lee O.	76	2
Claude G.	79	5	Gustavo Z.	76	4
Ramon V.	79	6	Zach P.	76	6
Annie M.	79	6	Wilfredo P.	76	6
Dana N.	79	6	Virginia H.	76	6
Regina O.	79	7	Ynonie M.	75	-
Ericka J.	79	9	Ashleigh L.	75	-
Christopher B.	79	9	Melody C.	75	3
Eric S.	78	1	Sheila M.	75	5
Marshall F.	78	4	Gloria B.	75	5
Shavette B.	78	4			

Agency Persistency Power

NOVEMBER 2021

	<u>7TH</u>	<u>NTQ</u>		<u>7TH</u>	<u>NTQ</u>
Emeli Rojas & Associates	93	2	The Gabe Penn Group	88	8
Marcelo Vaca & Associates	92	3	The Vision Group	88	8
Johnny Mendez & Associates	92	4	Isabel Contreras & Associates	88	10
Ariel Rodas & Associates	92	6	UBI Mid-Atlantic Division	87	2
Jorge Martinez & Associates	92	7	Karianne Weed Group	87	3
Mark Coleman Group	91	4	JC Financial Group of Florida	87	4
TD Life Services	91	5	Victor Berocay & Associates	87	4
Arturo SanchezDiaz & Associates	91	5	Jessica Parker Group	87	4
Modesto Int'l Group	91	6	Vann Durham Group	87	4
Christian Alvarado Group	91	7	Hibbert Financial Group	87	4
Steven Russell & Associates	90	3	Take Charge Financial Group	87	4
Ismael Vargas & Associates	90	4	Eric Enriquez & Associates	87	5
A M Barragan & Associates	90	4	Francisco Espinoza & Associates	87	5
Oscar Salinas & Associates	90	4	Maria Glaesemann & Associates	87	5
Martin Eichhorn & Associates	90	4	Maria De Pool Group	87	6
Patricia Lynch Group	90	4	Larry Moore Group	87	6
Yoel Rodriguez Group	90	4	Diamond Memorial	87	6
Ricardo Cazares & Associates	90	5	Family Protect Insurance	87	6
Eduardo Varas Group	90	5	Ignacio Solorio & Associates	87	6
Mike Stambaugh & Associates	90	6	MJS Advantage	87	6
GC & Associates	90	7	Rogelio Martinez & Associates	87	6
Alpha Financial Leaders	89	1	Adam Hale & Associates	87	7
Javier Ortega & Associates	89	2	Jacob Rader Group	87	8
Pierre Docsol Group	89	2	Edith Salinas & Associates	87	9
Viva Consulting Group	89	3	Eddie Martir Group	86	5
Nayda Viva Group	89	3	Andrew Barragan & Associates	86	6
Mark Norrell Group	89	4	Alejandra Pereira B & Associates	86	6
Nash Group Ins Services	89	4	Diana Rodriguez & Associates	86	6
Miguel Witrigo & Associates	89	5	Nathan Barragan & Associates	86	7
Eduardo Calderon & Associates	89	5	John Burke & Associates	86	7
Dio Group	89	6	Brad Gibson Associates	86	8
Maera Pimentel & Associates	89	6	Luis Garzon & Associates	86	9
Steinhaus Insurance	88	2	Barry Tauscher Group	85	2
Brian Obey Group	88	3	Bill Wormley Group	85	3
Lee Foreman Group	88	3	Lenny Riggs Group	85	3
Dominga Tapia & Associates	88	4	Gabriel Brown Group	85	4
Jesse Escobar & Associates	88	5	United Senior Care	85	4
Yubraska Diaz & Assoc	88	5	Erika Mitchell-Rhodes Group	85	5
Norberto Hernandez Group	88	5	Lucas Financial Services	85	5
Amete Darvish & Associates	88	7	Financial Freedom Team	85	5

Agency Persistency Power Continued...

NOVEMBER 2021

	<u>7TH</u>	<u>NTD</u>		<u>7TH</u>	<u>NTD</u>
The Paul Group	85	5	The Boddie Group	83	5
AWG Financial	85	5	Ron Mann Group	83	5
Senior Assurance Group	85	5	The MJ Team	83	6
Julian Barrera Group	85	6	Jordan Mikes Group	83	6
Inspire Legacy Group	85	6	Yanta Services	83	8
William Valiente & Associates	85	6	Pinnacle Financial Group	83	8
Mike Davis Group	85	7	Elite Insurance Team	83	8
Ronald Jariz Group	85	7	The Legendary Group	83	9
Michael Morgan Group	85	7	Kingdom Legacy Group	83	9
Mario Barrera Group	85	7	The Harben Group	83	10
Callison Group	85	8	Sharome Gentry Group	82	2
Opportunity Marketing Group	85	8	Veronica Gentry	82	2
Andrew Wood & Associates	85	9	Corey Hawkins Group	82	3
The Phoenixx Insurance Group	85	10	The Bradshaw Group	82	4
Howard Gire & Associates	85	10	Daniela Etchegoyen & Associates	82	5
UBI Southeast	84	4	Dari Spurgeon & Associates	82	6
Hadley Insurance Group	84	4	Spartan Insurance Group	82	6
Anthony Havard Group	84	5	The Diggs Group	82	6
Dave Scott Group	84	5	Rob Williams Group	82	7
UBI Marketing Firm United	84	5	Paul Chambers Group	82	7
Nick Cardwell Group	84	5	Modern Legacy Group	82	8
RVF Insurance	84	5	Caleb Hale & Associates	82	9
Sandra Peck Group	84	5	Aaron Crews & Associates	82	9
Mike Ellerbee Group	84	6	The Higgins Group	81	5
Laboris Loudon Group	84	6	The Jacobs Group	81	5
Christine El Group	84	7	Hawkins Investment Group	81	6
The Empowerment Group	84	7	Coakley Financial Group	81	6
Kentrell Williams & Associates	84	7	Shenna Adams Group	81	6
Leaders Financial Group	84	7	Roosevelt Hooker Jr Group	81	7
Ed Long Group	84	7	Ben Liebermann Group	81	7
Tanya Miles Group	84	7	The Mars Group	81	7
Terrence Richard & Associates	84	8	Chad Donahue Group	81	8
United Leaders & Associates	84	8	Sharon Favors Group	81	8
Hall Gp	84	8	S & A Group	81	9
Johann Arias & Associates	84	8	Yarcely Rodriguez Prato & Assoc	81	10
Superior Final Exp Group	84	10	Freedom Final Expense Group	81	10
Jeremy Foster & Associates	84	13	Cherie Buckman Group	80	3
Rader & Co.	83	4	Ane Pasina & Associates	80	4

Agency Persistency Power Continued...

NOVEMBER 2021

	<u>7TH</u>	<u>NTQ</u>		<u>7TH</u>	<u>NTQ</u>
GEMMS Financial Resources	80	6	Entrusted Hands Insurance	79	5
Fernando Lassiter Group	80	6	Memorial Gardens Ins Services	79	5
Donaldo Harris Group	80	6	Kary Wilkins Group	78	5
The Guardians Insurance Group	80	7	Platinum Final Expense	78	6
Rahim El Group	80	10	Negeb & Associates	78	7
FGD Group	79	4	Vision To Legacy Group	78	7
Kevin Tyler Group	79	5	Kingdom Financial	76	6

Regional Director Persistency Power

NOVEMBER 2021

	<u>7TH</u>	<u>NTQ</u>		<u>7TH</u>	<u>NTQ</u>
Family Heritage Group	87	4	Universal Benefits	83	5
Golden Memorial Ins Svcs	87	6	The Howard Group	83	7
Integrity Ins Group of Kentucky	87	7	Rosson Phillips Group	82	7
Life Time Marketing	85	6	Agent Success Management	81	7
The Miles Group	85	6			

Agent Contest Qualifiers

AS OF NOVEMBER 30, 2021

Norberto H.	\$377,442	Wilfredo P.	\$157,755
Pierre D.	322,303	Henry I.	156,186
Howard G.	270,348	Craig W.	156,119
William G.	248,334	Daniel N.	155,840
Robert W.	242,048	Casey C.	155,539
Rafael J.	237,894	Andrea M.	154,858
Sharon F.	225,853	Jarrad T.	154,715
Victoria P.	224,033	Guillermo C.	153,900
Ericka J.	223,792	Olga A.	152,611
Richard F.	219,769	Gloria B.	151,345
Dave S.	210,020	Shawn Y.	150,650
Briana H.	199,071	David B.	150,171
Mike E.	198,845	Lamarq C.	149,587
Tez M.	196,949	German O.	148,926
Dana N.	188,009	Miguel C.	148,378
Niambi M.	185,763	Gerardo R.	148,242
Eric E.	182,600	Alejandro G.	147,951
Victor R.	182,531	Gisela P.	146,889
Wrinardo M.	179,473	Christopher B.	146,878
Clara C.	177,101	Chad D.	146,050
John D.	177,076	Jeremy F.	145,914
John C.	175,830	Krystal N.	145,831
Carl M.	174,383	Lisa W.	143,799
Sadrac R.	172,909	Eduardo V.	143,724
Dustin H.	171,867	Janis G.	142,756
Adam H.	171,180	Suzanne A.	141,914
Aaron C.	170,799	LaSunia C.	141,671
Patricia L.	170,689	Victor G.	138,762
Emigdio V.	167,741	Javier D.	138,356
Diane H.	166,774	Connie M.	137,534
Rahim E.	165,376	Maritza R.	137,240
Maria P.	163,550	Milton R.	136,719
Vicente C.	163,423	Unaisi V.	136,379
Amy M.	163,127	Shelton P.	136,093
Ralph G.	162,582	Lashawn H.	135,026
Mark M.	162,193	Charles H.	135,026
Robert E.	161,955	Richard H.	135,006
Patricia G.	161,899	Kenny M.	134,466
Ezra F.	160,401	Liliana H.	134,113
Primitivo M.	159,025	Blanca R.	133,629

Agent Contest Qualifiers

AS OF NOVEMBER 30, 2021

Paola V.	\$132,627	Glenn A.	\$117,092
Vanusa C.	132,341	Alicia W.	117,075
Guillermo N.	132,095	Andrew W.	116,912
Jorge M.	131,780	Margaret J.	116,413
Agenol S.	131,059	Jannifer M.	115,920
Stephen M.	130,229	Gregory E.	115,420
David P.	130,119	Robert F.	115,202
Enrique S.	130,112	Donald K.	115,177
Marisa C.	130,017	Larrisa P.	114,759
Robert C.	129,783	Tara R.	114,657
Jose R.	129,551	Sandra V.	114,362
Christian A.	129,482	Jordan M.	113,039
Bradley G.	129,409	Rachel M.	112,248
Ana G.	129,195	David J.	112,076
Javier O.	129,178	Timothy W.	112,064
Irene B.	128,886	Antonio W.	112,019
Maribel R.	128,289	Mark H.	111,582
Sandra W.	128,209	Roque M.	111,402
Octavio U.	128,077	Delmelodia T.	111,291
Sandra P.	126,905	Sergio M.	110,768
George F.	125,329	Gaury G.	110,418
Cherie B.	125,106	George M.	110,037
Kirby L.	125,029	Daniela P.	109,879
Deena H.	124,324	Johnny M.	109,684
Saeed B.	123,787	Ronald O.	109,428
Brian W.	123,025	Shavonne C.	109,381
Eddie M.	122,912	William F.	109,093
Phillip V.	122,809	Emanuel F.	108,319
Jesse G.	121,895	Aubree G.	108,173
Jennifer L.	121,320	Myron B.	108,079
Darren S.	120,686	Carmen G.	108,042
Kent S.	120,532	Bianca Z.	107,834
Michael H.	120,132	Ana V.	107,712
Takeisha J.	119,881	Jeffrey S.	107,589
Miesha J.	119,583	Jabari D.	107,464
Rene A.	118,878	Oscar Q.	107,340
Audio O.	118,570	Micaela L.	106,961
Edwin M.	117,575	Cesar L.	106,884
Claude G.	117,176	Jennifer G.	106,871
Aubri R.	117,175	Michael R.	106,647

Agent Contest Qualifiers

AS OF NOVEMBER 30, 2021

Jeremiah C.	\$106,115	Ed C.	\$96,472
Danly G.	106,047	David R.	96,229
Brandy M.	105,713	Toronto S.	95,497
Tracy R.	105,153	Crystal F.	94,961
Marshall F.	104,766	Christopher J.	94,602
Mayra R.	104,183	Monica H.	94,150
Dakota L.	104,152	William P.	93,850
Ramon V.	104,101	Juan F.	93,783
Eric H.	103,558	Hannah W.	93,533
Deborah D.	103,086	Anthony H.	93,465
Karianne W.	103,004	Isabel C.	93,465
Ernesto M.	102,895	Felicia H.	93,194
Micki S.	102,379	Lizard M.	92,681
Stacey H.	102,247	Gustavo Z.	92,484
Andrew M.	102,244	Deon F.	92,114
Maera P.	101,305	Alvaro J.	92,105
Bo S.	101,099	Jacob R.	91,751
Johnny M.	100,767	Chad M.	91,654
Julie S.	100,637	Jessica R.	91,635
Enrique I.	100,276	Michael H.	91,595
Charles D.	100,213	Jason C.	91,580
Yarcely P.	99,970	Sharome G.	91,540
Jennifer W.	99,968	Jason T.	91,412
Miranda S.	99,883	Chris R.	91,263
Alejandra B.	99,343	Mauricio M.	91,257
William V.	99,274	Daniel P.	91,240
Travis S.	99,257	Gary K.	89,836
Manuel P.	99,227	Joel M.	89,235
Joan W.	98,863	Hector L.	89,111
Sarah T.	98,598	Dave G.	89,072
Robert K.	98,363	David P.	88,859
Elizabeth R.	98,146	Thomas M.	88,770
Moises Z.	98,013	Sonya W.	88,449
Bryan M.	97,901	Richard M.	88,277
Tecca L.	97,508	James C.	87,952
Monica F.	97,396	Girma T.	87,888
Christy C.	97,113	Stuart S.	87,734
Wendy V.	96,919	Carlos P.	87,719
Jose R.	96,874		

Pro Rata Agent Contest Qualifiers

AS OF NOVEMBER 30, 2021

	Average		Average
Melissa S.	\$20,604	Chris S.	\$16,371
Raheem G.	19,279	Angela R.	14,781
Martisha M.	18,374	Vincent M.	14,334

Agency Contest Qualifiers

AS OF NOVEMBER 30, 2021

Andrew Barragan & Associates	\$14,025,334	Shenna Adams Group	\$1,623,486
Adam Hale & Associates	8,710,282	Martin Eichhorn & Associates	1,622,010
Diamond Memorial	7,920,262	Jessica Parker Group	1,599,343
A M Barragan & Associates	7,125,530	Lucas Financial Services	1,559,150
Family Protect Insurance	7,121,476	Financial Freedom Team	1,549,082
Hawkins Investment Group	5,766,880	Memorial Gardens Ins Services	1,539,252
UBI Marketing Firm United	4,595,045	Mike Stambaugh & Associates	1,535,009
Spartan Insurance Group	4,116,018	Brian Obey Group	1,519,316
Ricardo Cazares & Associates	3,886,296	AWG Financial	1,475,601
GEMMS Financial Resources	3,416,657	The Bradshaw Group	1,366,398
Leaders Financial Group	3,381,878	John Burke & Associates	1,311,283
The Paul Group	3,145,831	Ariel Rodas & Associates	1,306,985
S & A Group	2,950,945	Opportunity Marketing Group	1,302,644
Donaldo Harris Group	2,945,181	Tanya Miles Group	1,278,393
Nathan Barragan & Associates	2,836,071	Yoel Rodriguez Group	1,254,749
The Jacobs Group	2,798,965	Modern Legacy Group	1,237,433
Daniela Etchegoyen & Associates	2,789,980	Kary Wilkins Group	1,199,923
MJS Advantage	2,718,130	Pinnacle Financial Group	1,175,844
Michael Morgan Group	2,476,255	Modesto Int'l Group	1,162,993
Fernando Lassiter Group	2,460,406	Johann Arias & Associates	1,147,646
Dari Spurgeon & Associates	2,447,843	Terrence Richard & Associates	1,124,662
Ronald Jariz Group	2,324,008	Julian Barrera Group	1,071,340
Ignacio Solorio & Associates	2,202,566	Dana Nesen & Associates	1,050,342
Vision To Legacy Group	2,188,219	United Senior Care	1,038,664
Ben Liebermann Group	2,084,600	Freedom Final Expense Group	1,037,864
Oscar Salinas & Associates	1,982,679	Steinhaus Insurance	998,489
Mario Barrera Group	1,932,966	Hadley Insurance Group	989,582
United Leaders & Associates	1,909,373	Dio Group	973,495
The Diggs Group	1,830,391	Eddie Martir Group	966,611
Francisco Espinoza & Associates	1,814,708	Paul Chambers Group	953,338
Eduardo Calderon & Associates	1,786,862	Alejandra Pereira B & Associates	940,101
UBI Southeast	1,738,773	Luis Garzon & Associates	885,889
Elite Insurance Team	1,732,483	The Mars Group	878,140
TD Life Services	1,648,618		

Regional Director Contest Qualifiers

As of November 30, 2021

Golden Memorial Ins Svcs
Universal Benefits Inc
The Miles Group
Rosson Phillips Group
Agent Success Management

The Howard Group
Life Time Marketing
Family Heritage Group
Integrity Ins Group of Kentucky



Qualification Period

May 1, 2021 - July 31, 2022

This is a luxurious beach-side getaway for all qualifiers and their guests. The trip is scheduled from November 7-11, 2022 to Eau Palm Beach Resort and Spa.

Qualification Requirements

AGENT LEVEL

Monthly Production	Contest Total	Bonus
\$12,500	\$187,500	\$ 250
15,000	225,000	500
17,500	262,500	1,000
20,000	300,000	1,500
22,500	337,500	2,000
25,000	375,000	2,500
27,500+	412,500+	3,000

MANAGER LEVEL

Monthly Production	Contest Total
\$125,000	\$1,875,000
175,000	2,625,000
225,000	3,375,000
275,000	4,125,000
325,000	4,875,000
375,000	5,625,000
425,000+	6,375,000+

The Top 5 Agents, Top 5 Managers, and Top 5 Regional Directors will receive Business Class flights and limousine service to/from the airport in your arrival and departure cities (based upon availability).



GENERAL PROVISIONS

1. All Qualifiers must be active and in good standing as of the time of the trip in order to qualify and attend.
2. Cash bonuses (or equivalent) will be paid on the trip.
3. There will be a 10% production bonus on all applications that include a completed FCGS membership form.
4. All reservations will be non-cancellable, if you commit to the trip and do not attend, you will be charged for any nonrefundable portion of the cost.
5. Proper travel documentation is required.
6. Apart from cash bonuses, the trip has no cash value. If you qualify and do not attend, then there is no payment due to you other than cash bonuses earned as described herein.
7. This trip is for adults only. It is okay to bring a minor as your guest if they are your child and at least 16. If you are bringing additional children or guests, please make your own arrangements for them (including transfers to and from the airport). All company functions, including receptions, meetings and meals, are for you and your guest. Unfortunately, additional guests are unable to attend any company function.
8. The company may use an alternative airport, flight, or airline other than your preference. Any additional costs from any variation from such will be at your own expense.
9. Please contact the airline directly if you are using airline miles to upgrade or to add a guest.
10. If you are extending your trip beyond the company convention, please make your own hotel and travel arrangements for that part of your trip.
11. The company reserves the right to change any of the terms and conditions of these contest rules, and company records will be used to determine qualifiers.

PRO RATA QUALIFICATION

Any new agent or agency (not previously with the company) that becomes active during the contest period and who writes the equivalent required production on a prorated basis will qualify for the trip (no bonus), provided the agent is currently active and has been in production with the company since October 2021, at least ten consecutive months prior to the end of the contest period.

PERSISTENCY ADJUSTMENT

Company standards are 80% valid* 7th month persistency and 10% NTO rate on checking account business (Savings and debit/credit card production and persistency will be calculated into your contest total, if persistency on each of these is at least 70%). If first year persistency is lower than 7th month, then it will be used. For each percentage point that your persistency and NTO rate is higher or lower than the company standards, your production will be adjusted up or down by a like amount. For example, if your persistency is 2% better than company standards, then your production will be increased by 2%.

Direct bill business does not count toward contest totals.

If the persistency and NTO adjustment results in downward adjustment of greater than 15%, then you will not be eligible for the trip or other incentives. For managers, the adjustment will be based on total agency persistency and NTO results.

*Total 7th month measured is at least 20% of total first year persistency. If not valid, first year less 5% will be used and no positive adjustments will be made.