

Secrets[®] Baby Beach Aruba

Tuesday, May 18, 2027 - Saturday, May 22, 2027



The qualification period is for business written and issued between January 1, 2026 and December 31, 2026.

Single Premium Producer Qualifications

The top 12 producers or IMOs who meet the following requirements during the qualification period will enjoy round-trip coach airfare, resort accommodations, and all planned company functions!

- **Producers:** Minimum of \$1,000,000 of net conference credits
- **IMOs:** Minimum of \$4,000,000 of net conference credits

When calculating rankings, producers will receive a factor of four (4) compared to IMOs. For example:

- A producer who attains \$1,000,000 would be weighted the same as an IMO that does \$4,000,000.

Secondary IMO's conference credits used to qualify for conference will be deducted from the Primary IMO conference credits. If Secondary IMOs do not qualify for conference, all their credit will be counted as the Primary IMO's credits.

Annualized premium will be credited only to the primary writing agent and counted by product line as follows:

- **Single Premium Whole Life and Generation Legacy[®]:** 100% of net paid single premium
- **Annuities:** 10% of net paid single premium

Premium must be in force at year end to count as conference credits.

Eligible Participants

Each qualifier must be contracted and appointed with the Baltimore Life Insurance Company on the date of departure, in good financial standing. 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Cases that are declined, withdrawn, not taken, surrendered, or lapsed during the qualification period, and within two months after the qualification period will not be counted toward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 W-2 as required by the Internal Revenue Service.



The Baltimore Life Insurance Company
10075 Red Run Boulevard
Owings Mills, MD 21117-4871
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The qualification period is for business written and issued between January 1, 2026, and December 31, 2026. The activities planned for the conference are only for the qualifier and a spouse or a guest. Baltimore Life only permits one invited guest for each qualifier. If an agent or employee is eligible to attend the conference themselves, they may not attend as a guest. In order to attend the conference, the spouse or guest must be 21 years or older on or before May 1, 2027, 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.

FOR SINGLE PREMIUM PRODUCER/IMO USE ONLY. NOT FOR USE IN SALES PRESENTATIONS.