



# BERLIN Summit 2019



## QUALIFICATION PERIOD

January 1 - December 31, 2018  
by 12:00 PM (CST)

## PRESIDENT'S CLUB

MAY 1-5, 2019  
(4 NIGHTS)

*Summit travel requires overnight flight to Berlin.*

## MINIMUM REQUIREMENTS

Marketing General Agents (MGAs)	Year 1	\$120,000
	Year 2	\$160,000
	Year 3+	\$200,000
General Agents Under MGAs (GAs)	Year 1	\$80,000
	Year 2	\$110,000
	Year 3+	\$140,000
Personal Producing General Agents (PPGAs)	Year 1	\$60,000
	Year 2	\$80,000
	Year 3+	\$100,000
Writing Agents (WAs)	Year 1	\$35,000
	Year 2	\$52,500
	Year 3+	\$70,000

### Year 1 Agency

*An agency with less than 19 months under contract at the end of the Conference qualification period.*

### Year 2 Agency

*An agency with more than 18 but less than 31 months under contract at the end of the Conference qualification period.*

### Year 3 Agency

*An agency with more than 30 months under contract at the end of the Conference qualification period.*

# CHAIRMAN'S CLUB

APRIL 29–MAY 5, 2019  
(6 NIGHTS)

Summit travel requires overnight flight to Berlin.

## Special Reminders

## Additional Information



The top four qualifiers in each category who also meet the NBC requirements below will qualify for the elite Chairman's.

### MINIMUM REQUIREMENTS

MGA	\$200,000
GA under MGA	\$140,000
PPGA	\$100,000
WA	\$70,000

### Product/coverage: New Business Credit (NBC) percentage\*

- Whole Life: 52.5%
- Legacy One (SPWL): 3%
- PUA Riders: 2.50%
- Term Riders: 50%
- Child Rider: 35%
- UL (up to target): 50%
- UL (excess over target): 2%
- Select Term (face amounts less than \$500K): 60%
- Select Term (face amounts of \$500K and above): 50%
- Integrity Annuities: 3%

Minimum Paid Lives: 6  
Minimum Persistency: 85%, 36-Month Premium Persistency Rate  
\*Subject to change

**New Business Credit (NBC):** New Business Credit is calculated on a percentage of production annualized premiums. (See Agent website for complete qualifications.)

**Co-General Agents:** Co-General Agents need double the agency production requirements for both General Agents to qualify for either the President's Club or Chairman's Club.

**Production:** Requirements must be met through the production of Mutual Trust Life and Annuity products.

**Qualifications:** Qualifications for the Summit conference include expenses for the qualifier and spouse or guest. All production from the General Agent's or Marketing General Agent's spouse is considered the personal production of the General Agent or Marketing General Agent.

**Conference Standings:** Conference Standings are updated at the end of each business day under the "Your Agency" section of the Agent Web Site.

*It is company policy that the "guest" may not be a producer contracted with Mutual Trust. A producer may not attend either conference unless he/she has qualified on his/her production, unless the producer is the qualifier's spouse. Mutual Trust Life Insurance Company reserves the right to terminate this promotion at any time. Mutual Trust also reserves the sole right to determine whether any business submitted has met the necessary criteria to award this promotion. Any questions pertaining to this offer should be directed to Mutual Trust's home office.*