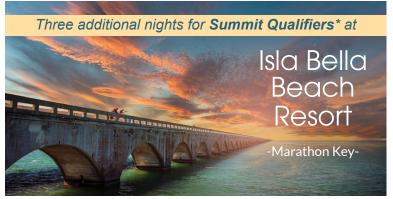
GPM Life's Conference of Champions

5 nights, June 14-19, 2023 At





Qualification Period: January 1 through December 31, 2022

Minimum Requirements		
To be considered in the TOP 15 Personal Producers you must have a minimum of	80,000 Credits ¹ and an	85% 12-month in-force ratio
	or	
	85,000 Credits¹ and an	80% 12-month in-force ratio
OR		
To be considered in the TOP 3 MGA s you must have a minimum of	400,000 Credits¹ and an	Agency 12-month in-force ratio of 75%

¹Credits = Net Production Amount (NPA):

Universal Life Insurance 120% of the lesser of Target premium or annualized premium (no credit for excess premium)

Term Life Insurance 100% of first year annualized premium Whole Life Insurance 100% of first year annualized premium

Split cases are allocated to each producer at the agreed percentage split.

Invitation:

- Conference attendance is available only to those who earn the minimum Credits¹, have the minimum 12-month in-force ratio at the time of invitation and place in the top 15 Personal Producers or top 3 MGAs of eligible Qualifiers and are invited.
- If The Company extends a personal invitation, a Qualifier is eligible to bring their spouse or adult family member.
- An individual who qualifies, receives an invitation, but is unable to attend the conference for any reason is not entitled to any other compensation or trip, nor may the Qualifier substitute another person in their place.
- The Company reserves the right to charge a Qualifier's account due to a late cancellation or failure to attend, for actual expenses incurred by the Company on behalf of either the Qualifier and/or their spouse, to include, but not limited to airfare, hotels, transfers and activities.

Rules and Additional Guidelines:

- GPM Life will confirm qualification for the conference by personal invitation to the associate.
- Qualifiers must be active and in good standing at the time of the trip to be eligible to attend the conference.
- Qualifier must be producing and submitting business at the time of the convention in order to attend.
- GPM Life will have sole and final discretion on granting Credit for family or "controlled" business. Cases will be given individual consideration
- Invitations and Credits are not transferable and may not be redeemed for cash.

Expenses:

Federal and/or State income tax incurred as a result of attending the Conference is the responsibility of the
Qualifier. A 1099 for the amount of the "fair market value" of the trip will be issued. Convention expenses paid by
the Company and subject to applicable tax reporting include: Flights, transfers, hotel room charges, tips, organized
meals, organized tours, entertainment, allowances, etc. as designated by GPM Life.

*Summit Qualifiers:

• The top 5 individual qualifiers with at least 200,000 of convention credit will be invited to join us for 3 additional nights, June 11 – 13, 2023, at the Isla Bella Beach Resort on Marathon Key.

In addition, the Top MGA qualifier (1) with at least 1,000,000 of convention credit AND 1 Summit Qualifier will be invited to join this special extended trip.

· Qualifier must attend both events

