

Greenbrier is not only an award-winning resort but also a National Historic Landmark. The Greenbrier Resort's classic architecture, exquisite interior design, carefully sculpted landscape, impeccable service, and outstanding amenities have hosted distinguished guests from around the world since 1778.

Combining graciousness of the past with exceptional comforts of today, a new era of elegance awaits you at The Greenbrier. Regarded as one of the finest luxury resorts around the world, The Greenbrier is surrounded by the wondrous Allegheny Mountains and offers championship golf, fine dining, more than 50 activities, designer boutiques, a 40,000 square foot five-star spa, and an unforgettable gaming experience - often described as Monte Carlo meets Gone with the Wind.



Join us at The Greenbrier in late spring 2014 for Gleaner's next great sales conference.

Gleaner's Agent's Council selected The Greenbrier Resort in White Sulphur Springs, West Virginia, as Gleaner's next incentive trip location.

Qualification Period:

New business submitted between January 1, 2013 – January 31, 2014, and an active status as of January 31, 2014.

Agent Qualification Levels:

- Based on completed business (*life and annuity applications put in force with premium applied*) during the qualification period
- \$25,000 total annualized life premium
- \$12,500 annualized life premium
- \$12,500 additional annualized life premium for one adult guest to attend with agent.
- 5% credit Gleaner Guardian, JFK, and excess target
- 2% credit for annuity paid premium counts toward qualification levels
- EXCLUDES One Step
- Minimum 12 life certificates (*active status*), EXCLUDING JFK and One Step

Agent Life Insurance Application Minimum:

- Life – Twelve (12) paid life insurance applications put in force with premium applied in active status (*Excluding: JFK and One Step*).

Individual Cash Bonus:

- Life – 10% of the annualized life premium above \$25,000
- Annuity – 0.2% of paid premium above the \$25,000 qualification level

Agency Qualification Levels:

- Based on completed business (life and annuity applications put in force with premium applied) within the qualification period
- \$100,000 total annualized life premium
- \$50,000 annualized life premium for agency qualification
- \$50,000 annualized life premium for one adult guest to attend with qualifying agent.
- 5% credit Gleaner Guardian, JFK, and excess target
- 2% credit for annuity paid premium counts toward qualification levels
- EXCLUDES One Step
- EXCLUDES General Agent's personal production

This Agency qualification criteria will allow the General Agent themselves to qualify for the incentive trip if they do not qualify based on their own personal production, or to award an adult individual or couple working in their Agency an invitation to attend this conference (subject to Home Office approval), if the General Agent qualifies separately on their own personal production.

Agency Life Insurance Application Minimum:

- Life – Forty-eight (48) paid life insurance applications put in force with premium applied in active status (*EXCLUDING JFK & One Step*).

Additional Qualification Rules:

- All business must be in active status, i.e. in force at the end of the qualification period January 31, 2014.
- Agents and any other invitees must be considered in good standing with Gleaner Life Insurance Society to receive an invitation to the incentive conference.

1099 Income:

- All qualifying Agents/Agency's will receive a 1099 for the cost borne by the Society for this incentive conference.
- Consider using your potential cash bonus to help offset any tax incurred as a result of the 1099.