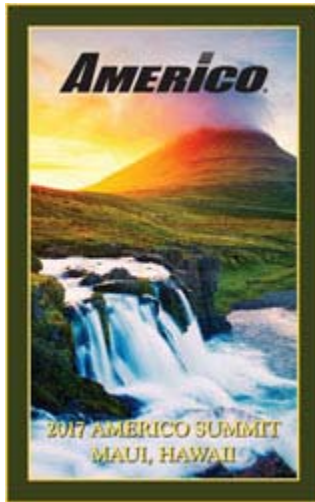


Summit 2017 - Maui



Qualifications

July 1, 2015 - December 31, 2016

Invitations will be considered according to the following production criteria:

115,000 Summit Credits

Life insurance production will be counted at 100% of paid annualized first-year life premium up to target. Single and excess first-year premiums, including Lifetime Legacy, will be counted at 10%. Annuity production will be counted at 6% of the paid first-year annuity premium (excluding Liberty Mark). Medicare Supplement production will be counted at 50%. A minimum of 15 paid policies during the qualification period is required. Life Insurance annuity production and Medicare Supplement can be combined to meet the production criteria.