

Reach for the Riches of Portugal

2016 VANGUARD CONFERENCE  MUTUAL TRUST FINANCIAL GROUP

Reach for the Riches of Portugal, Mutual Trust Financial Group's 2016 Vanguard Conference (April 13 – 17, 2016; Triple Crown Level, April 13 – 19) at the Penha Longa Resort in Sintra, Portugal (29 miles west of Lisbon). Home to Portuguese royalty until the early 20th century, Sintra is a magnificent town filled with breathtaking views, remarkable mansions and historical significance. At the conference, you'll not only enjoy the ambience of this fascinating

locale, but you'll also have the opportunity to tour the landmark monastery and the historic palace which are still used today as a unique meeting venue. Plus, you will enjoy the Penha Longa Resort's numerous amenities and the memorable events we've planned for you.

Qualification Period: January 1, 2015 – December 31, 2015 by 12:00 p.m. (CST)

Vanguard Conference: April 13 – 17, 2016 (4 nights)*
Penha Longa, a Ritz-Carlton Hotel (not shown) • Sintra, Portugal (Lisbon)

Triple Crown Level: April 13 – 19, 2016 (6 nights)*
Two extra nights (Sunday, April 17th and Monday, April 18th)

* Conferences require an overnight flight to Lisbon.



Writing Agent (WA) Requirements

2016 Vanguard Conference & Triple Crown Level

Sintra, Portugal • Vanguard Conference: April 13 – 17 • Triple Crown Level: April 13 – 19

Vanguard Conference (4 nights)

Qualifying Amounts for WAs only:

Year 1 – \$30,000

Year 2 – \$40,000

Year 3+ – \$50,000

Year 1 Agent: An agent with less than 19 months under contract at the end of the Conference qualification period.

Year 2 Agent: An agent with more than 18 but less than 31 months under contract at the end of the Conference qualification period.

Year 3 Agent: An agent with more than 30 months under contract at the end of the Conference qualification period.

Triple Crown Level (6 nights)

The **top four** qualifiers that also meet the NBC requirement below will qualify for the Triple Crown level.

Minimum NBC Requirement: \$50,000

Triple Crown Level provides:

- 2 extra nights (Sunday and Monday, April 17 – 18)
 - The Triple Crown Recognition Dinner
 - Exclusive Triple Crown-hosted activity
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Special Reminders

Product/Coverage: New Business Credit (NBC) Percentage*

- Whole Life: 52.5%
- Legacy One (SPWL): 3%
- PUA Riders: 2.5%
- Term Riders: 50%
- Child Rider: 35%
- SelectTerm (face amounts less than \$500k): 60%
- SelectTerm (face amounts of \$500k and above): 50%
- Integrity Annuities: 3%

* Subject to change

NBC: New Business Credit

is calculated on a percentage of production annualized premiums. (See Agent Web Site for complete qualifications.)

Production: Requirements must be met through the production of MTL Insurance Company® life and annuity products.

Qualification Period:

January 1 – December 31, 2015
by 12:00 p.m. (CST)

Minimum Paid Lives: 6

Minimum Persistency: 85%
36-Month Premium Persistency Rate

Conference Standings:

Conference standings are updated at the end of each business day under the Book of Business section of the Agent Web Site.

Qualifications: Qualifications for the Vanguard Conference include expenses for the qualifier and spouse or guest. All production

from the Agent's spouse is considered the personal production of the Agent.

Vanguard Conference Web Site:

www.MTLVanguard2016.com

It is company policy that the "guest" may not be a producer contracted with MTL Insurance Company. A producer may not attend either conference unless he/she has qualified on his/her production, unless the producer is the qualifier's spouse.

MTL Insurance reserves the right to terminate this promotion at any time. MTL 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 MTL's home office.