



REWARD YOURSELF

Achieve the following production goals so that you and a guest may join us for the 2017 Sales Conference and Champions Club. This is an opportunity that shouldn't be missed; this is the perfect place in which to build your NWL® business partnerships.

QUALIFYING PERIOD

Credit will be earned for applications issued-and-paid between January 1, 2016, to December 31, 2016.

PRODUCTION AND PERSISTENCY REQUIREMENTS

- Meet minimum case count and production requirements with total issued-and-paid premium or total CHIPS.
- Conference Honors Incentive Points (CHIPS) is a qualification program that allows crossover credit between life and annuity premium.
- Meet minimum persistency requirements (measured by Duration Scores) by January 31, 2017.

AGENTS, GENERAL AGENTS AND SPECIAL PRODUCERS

MIAMI – SALES CONFERENCE QUALIFICATIONS

Case Count

Minimum of **8** issued-and-paid cases during the qualification period.

Production

Meet minimum annuity or life premium production requirement or a combination of annuity and life production based on CHIPS.

Annuities (Internal Exchanges are excluded)

- \$2,525,000 of issued-and-paid annuity premium **or**,

Life

- \$127,000 annualized issued-and-paid adjusted life premium **or**,

CHIPS – Combined Production

- After Producing a minimum of 80% of the Qualifying Annuity Requirement (\$2,020,000), you can add 20 times the amount of your Qualifying Life Production to meet the Annuity Requirement **or**,
- Produce a minimum of 80% of the Qualifying Life Requirement (\$101,600) and you can add 5% of your Qualifying Annuity Production to meet the Life Requirement.

KEY WEST – CHAMPIONS CLUB QUALIFICATIONS

Case Count

Minimum of **16** issued-and-paid cases during the qualification period.

Production

Meet minimum annuity or life premium production requirement or a combination of annuity and life production based on CHIPS.

Annuities (Internal Exchanges are excluded)

- \$3,900,000 of issued-and-paid annuity premium **or**,

Life

- \$220,000 annualized issued-and-paid adjusted life premium **or**,

CHIPS – Combined Production

- After Producing a minimum of 80% of the Qualifying Annuity Requirement (\$3,120,000), you can add 20 times the amount of your Qualifying Life Production to meet the Annuity Requirement **or**,
- Produce a minimum of 80% of the Qualifying Life Requirement (\$176,000) and you can add 5% of your Qualifying Annuity Production to meet the Life Requirement.

Persistency Requirement

Measured by Duration Scores (must be met by January 31, 2017)

12 months = Duration Score of 100

24 months = Duration Score of 97.50

36 months = Duration Score of 92.50

MANAGERS

Managers, defined as Executive General Agents (EGA) and Managing General Agents (MGA) with a minimum of five agents contracted with National Western Life.

MIAMI – SALES CONFERENCE QUALIFICATIONS

Case Count

Minimum of **16** issued-and-paid cases written by agents they have recruited during the qualification period.

Production

Meet minimum annuity or life premium production requirement or a combination of annuity and life production based on CHIPS.

Annuities

- \$9,500,000 of issued-and-paid annuity premium **or**,

Life

- \$660,000 annualized issued-and-paid adjusted life premium **or**,

CHIPS – Combined Production

- After Producing a minimum of 80% of the Qualifying Annuity Requirement (\$7,600,000), you can add 20 times the amount of your Qualifying Life Production to meet the Annuity Requirement **or**,
- Produce a minimum of 80% of the Qualifying Life Requirement (\$528,000) and you can add 5% of your Qualifying Annuity Production to meet the Life Requirement

KEY WEST – CHAMPIONS CLUB QUALIFICATIONS

Case Count

Minimum of **32** issued-and-paid cases written by agents they have recruited during the qualification period.

Production

Meet minimum annuity or life premium production requirement or a combination of annuity and life production based on CHIPS.

Annuities

- \$13,500,000 of issued-and-paid annuity premium **or**,

Life

- \$1,320,000 annualized issued-and-paid adjusted life premium **or**,

CHIPS – Combined Production

- After Producing a minimum of 80% of the Qualifying Annuity Requirement (\$10,800,000), you can add 20 times the amount of your Qualifying Life Production to meet the Annuity Requirement **or**,
- Produce a minimum of 80% of the Qualifying Life Requirement (\$1,056,000) and you can add 5% of your Qualifying Annuity Production to meet the Life Requirement

Persistency Requirement

Measured by Duration Scores (must be met by January 31, 2017)

12 months = Duration Score of 100

24 months = Duration Score of 97.50

36 months = Duration Score of 92.50

QUALIFYING PRODUCTS

ANNUITIES: Annuity products allow 100% credit of 1st year issued-and-paid premium. The NWL® Lifetime Returns Solutions Single Premium Immediate Life Annuity premium is excluded.

LIFE: Whole and term life products allow 100% credit of the annualized issued-and-paid premium. Universal Life allows 100% credit of the annualized issued-and-paid target premium and 5% credit for excess premium. Single premium Universal Life (NWL® MAXWealth) allows 14% credit of issued-and-paid target premium. NWL Lifetime Returns Select® allows the following credit of the issued-and-paid target premium: 14% of Single Premium, 55% of 5 Pay Premium and 85% of 10 Pay Premium. NWL® Lifetime Returns Solutions allows the following credit of the issued-and-paid target premium: 55% of 5 Pay Premium and 85% of 10 Pay Premium.

ADDITIONAL INFORMATION

Life and Annuity policies issued on the agent or the agent's immediate family do not qualify. Immediate family members are defined as spouse, child, parent, brother, sister, grandparent, grandchild, and in-laws in the same categories.

Qualifiers must be under active contract through the 2017 Sales Conference trip dates. No substitutions will be allowed, nor cash paid in lieu of attendance. National Western Life reserves the right to change the site or dates. The qualifier may bring one guest. This guest may not be another agent licensed by the company.

Premium will determine sales conference qualification only. Other agent incentive programs will be based on individual specific qualification criteria. Attendance at the sales conference will be by invitation only. Only those agents who receive a formal invitation and are in good standing with the company at the time of the sales conference will be allowed to attend. The Company has the right to limit the total number of trip invitations. An invitation to a couple includes air travel and accommodations for two. Married agents will be invited as a couple, regardless of individual contracting or qualification status.

Duration Score Qualification will be determined as of January 31, 2017. Because the Internal Revenue Service of the United States considers the costs incurred at sales conferences to be additional income to the producer, the Company must report these expenses as taxable income. Qualifiers may wish to consult their tax advisor in advance.