



COMFORT ON THE COAST

THE RITZ-CARLTON, LAGUNA NIGUEL
JUNE 2-5, 2024

ROYAL NEIGHBORS AGENT SALES TRIP

Earn your ticket to Comfort on the Coast at The Ritz-Carlton, Laguna Niguel, where the Pacific Ocean meets the California Coast. Indulge in unparalleled luxury with comfortable rooms, exquisite dining options, and world-class spa services. Experience the ultimate in relaxation and rejuvenation at this coastal oasis.

You won't want to miss this. Write in 2023 and earn your ticket to The Ritz-Carlton, Laguna Niguel in California, in June of 2024.

QUALIFYING PERIOD:

January 1 to December 31, 2023

85,000 Production Amount for Agents

Production Amount:

Equal to Weighted Premium of certificates issued during the Qualifying Period (less not-taken, lapsed, and surrendered certificates issued during the Qualifying Period)

Weighted Premium Equals:

- **Jet Term and Jet Whole Life:**
 - 150% of the annualized premium
- **Single Premium Whole Life:**
 - 15% of single premium
- **Simplified Issue Whole Life/Graded Death Benefit:**
 - 100% of annualized premium



**INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIESSM**

For agent information only. Agent must hold an active contract at time of event to attend. Attendance is by invitation only. No cash equivalent will be offered. Agents cannot cash out or transfer the trip to another person. All agents must meet Royal Neighbors' expected QOB guidelines (NT/EL below 28%, Activation Ratio above 70%, and Persistency above 75%) throughout the entire qualifying period to be eligible for the trip. The agent must be in good standing both at the time the trip is awarded and at the time of the trip to attend. Agents are required to deliver a minimum of 5,000 convention credits during the last 3 months of the qualification period (Oct., Nov., and Dec. 2023). Agent must have a minimum of 12 issued life applications with Royal Neighbors during 2023 to qualify. All valid promotions, current and

future, for the 2024 Agent Sales Trip, will be calculated into the production amount.

Federal/state income tax incurred as a result of attending the convention is the responsibility of the qualifier. A 1099 in the amount of the "fair market value" of the trip will be issued. It is suggested that participants consult their tax advisor in regard to tax treatment. Total number of qualifiers who may be invited to attend is limited to the top 30 who meet the qualification criteria. Additional qualifiers may be added at the discretion of RNA. All decisions on the trip and the eligibility of each participant are at the sole discretion of Royal Neighbors of America. Royal Neighbors reserves the right to modify or cancel this promotion at any time.