



Liberty Bankers® with LBIG
Insurance Group | For Life



2025 Agent Incentive Trip

**NH COLLECTION PRAGUE CARLO IV – PRAGUE, CZECH REPUBLIC
TRIP DATES: JULY 11 – 16, 2025**

Experience an unforgettable trip in the heart of Europe by exploring the stunning city of Prague with Liberty Bankers Insurance Group (LBIG). Known for its historic charm, Prague, Czech Republic, offers breathtaking architecture, museums, cultural treasures, and much more. Enjoy all Prague has to offer during your six-day, five-night stay when you travel BIG with LBIG.

Qualification Period: January 1 – December 31, 2024

Qualifications are based off credits earned from selling LBIG’s multiple product lines.

Credits Earned per One Dollar of Issued and Paid Annualized Premium:

- Annuity = 0.08 Credits
- Medicare Supplement = 1.0 Credit
- Ordinary Life = 2.0 Credits
- Supplemental Health = 2.0 Credits
(Accident, Cancer, Critical Care, Heart and Stroke, and Hospital Indemnity)

Qualifying Credit Requirements:

Producer Type	One Trip	Two Trips*
Agent	200,000	N/A
IMO	750,000	1,500,000
FMO	1,250,000	2,500,000
NMD	2,500,000	5,000,000

*Two trips available if lower hierarchy levels have <= 1 trip qualification

Earn your journey to Prague when you sell BIG with LBIG!



2025 AGENT INCENTIVE TRIP QUALIFICATION RULES

Prize: Qualifiers will earn a 6-day/5-night trip for the agent and guest to the NH Collection Prague Carlo IV. Trip includes round-trip coach class air transportation from the closest major airport to the qualifier's home, double-occupancy standard hotel accommodations, hotel/airport transfers, and meals for two people, age 18 or older. Trip must be taken by qualifier and a guest on July 11-16, 2025.

Important: Any deviation from the conference program is at the qualifier's expense and subject to availability. All additional travel expenses must be paid in full by the participant prior to the conference. Liberty Bankers Insurance Group reserves the right to revise the rules governing the qualification requirements for the 2025 Agent Incentive Trip. The location, dates, and hotel are subject to change at Liberty Bankers Insurance Group's sole discretion.

Qualifier: Agent must be an active producer, in good standing, at the time of the trip. Eligibility is based on the producer level as outlined in the agent contract with Liberty Bankers Insurance Group (e.g.; Agent, FMO, IMO, NMD).

An agent in good standing:

- Has placed at least five policies in the quarter preceding the trip.
- Does not have a debit balance with the company.
- Has a minimum 13 month projected persistency of 65%* (Ordinary Life).

*Persistency qualification may change during the qualification period.

Travel documents: Must have a valid passport to attend with 6 month validity remaining based on the return date.

Non-transferrable: Trip is not transferable and not redeemable for cash.

Roll-over credits: Agents will not receive roll-over credits for future trips.

All Home Office decisions are final.