



## 2010 Convention in "Normandie", France!

January 2010

### **Bonjour!**

**For the 2010 qualifying year, LBL's Ordinary Life Division's convention destination is historic Normandy, France.**

*By: Mike Simard, Executive Vice President*

Liberty Bankers Life is pleased to announce that our Annual Incentive Convention will be held at the "Domaine du Tremblay" located 2 ½ hours Northwest of Paris in beautiful historical Normandy.

Qualifiers will enjoy 5 adventure filled days in Normandy, with 4 nights "Bed & Breakfast" in a chateau dating back to the early 1700s. From there, they can strike out in their furnished rental cars to visit such places as:

Omaha Beach and its Museums, Bunkers & Cemeteries

Mont Saint Michel in all of its glory

Dieppe and its WW2 landing sites

Honfleur, where Joan of Arc was incarcerated

Alencon, where "lace" originated

Caen and its famous military museum

Wineries, cheese factories and Calvados distilleries

Copper and pottery factories

Versailles and its incredible gardens

Paris and all it has to offer its visitors

### **Qualifications**

**Period:** The qualification period is "open ended"; this means that travel points, which are based on an agent's in-force with the company, are carried over from year to year. Qualifiers are determined based on their December 31<sup>st</sup> in-force each year. The 2010 qualifiers will arrive at the convention site in May 2011. The actual dates of the month will be announced later.

**Agents Qualifications:** Any "qualified agent"\*\*\*\* who accumulates 100,000 **net\*** travel points by the end of a calendar year will be invited (with spouse) to the next convention. For example, an agent with 116,500 net travel points at year end 2010, will be invited to attend the May 2011 convention. In order to earn another invitation in the future, this agent will then need to reach the 200,000 **net\*** travel points plateau.

**Travel Points:** Each in-force policy is worth 500 "travel points". Each \$1,000 of in-force annualized premium is worth 1,000 "travel points".

**MGA Qualifications:** The MGA requirements work the same way as the agent's but with a 500,000 **net\*** "travel points" threshold. Qualifying MGAs will receive a maximum of 2 invitations for "approved"\*\*\* agency management staff members (with spouses).

\***Net** means net of non-taken and lapsed policies.

\*\***Approved:** means an agency management staff member, inclusive of the principal, who was of key importance to LBL's success, nominated to attend by the principal of the Master General Agency, and approved by LBL's Executive Vice President.

\*\*\***Qualified Agent:** means an appointed & licensed agent whose "product blended persistency" places him/her in the Gold or Silver contractual categories and who has placed at least five policies in the quarter preceding the trip and who does not have a debit balance with the company.

**Liberty Bankers Life reserves the right to change qualification requirements and/or location, if necessary in the future.**

On the left is a picture of the Chateau situated on 144 acres in the Normandy country-side. The Domaine Du Tremblay is a working farm and equine training center.



## Announcing our 2010 Convention Destination! Normandy, France



Yes! We are offering you the opportunity to travel to Normandy and visit all of its historical sites, including the US Memorial Cemetery and Mont Saint-Michel, one of the “Wonders of the World”.

100,000 net travel points is all a Gold or Silver agent needs to qualify. Your unused earned points from 2009 rolled over with the new year, so some of you are already well on your way to this historical and memorable trip of a lifetime.

