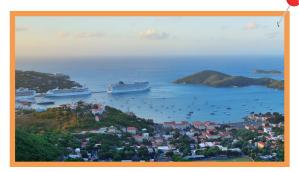


Get ready to set sail!

Qualifiers for the **2025 Sales Incentive Trip** with Funeral Directors Life will be treated to a **7-night cruise** aboard the Celebrity Ascent, an award-winning resort at sea. The trip will take place from **March 30 to April 6**, **2025.** This voyage will set sail in sunny Florida, make its way to the stunning **Dominican Republic**, travel to the picturesque island of **St. Thomas**, and touch down at idyllic **St. Maarten**.

On deck, you can experience 32 restaurants and bars, a rooftop garden with float pools, a theatre and a casino for your nightly entertainment, and plenty more. While ashore, expect miles of white sand beaches and crystal clear waters as you enjoy tropical paradises unlike any other.

St. Thomas



St. Maarten

Make it your goal to qualify for this amazing seaside haven, and we look forward to seeing you there!

General Contest Information

Qualifying Period: January 1, 2024 - December 31, 2024

For those who qualify, a "spot" refers to one sales professional/funeral home employee and their one guest. All spots for this contest are nontransferable and may only be redeemed for the 2025 Sales Incentive Trip on the Celebrity Ascent.

The guest of the company employee must not be another company employee who had the opportunity to qualify for the trip, unless that person is an immediate family member of the company employee.

Sales Professional

- Sales Professionals \$850,000
- Since February 1, 2024: Minimum of \$809,000
- Since March 1, 2024: Minimum of \$768,000
- Since April 1, 2024: Minimum of \$730,000
- Since May 1, 2024: Minimum of \$695,000

You're eligible to receive additional perks during the trip if you are a member of the President's Club in 2024. Go to Online Access for more information about qualifying for the President's Club.

Funeral Home

- One spot \$1,560,000
- Second spot \$3,120,000

- Third spot \$4,680,000
- Fourth spot \$6,240,000

A Funeral Home is defined as one or multiple locations of an independent firm operating in close geographical proximity and under the same name.

Funeral Home Group

- One spot \$3,120,000
- Second spot \$6,240,000
- Third spot \$9,360,000

- Fourth spot \$12,480,000
- Fifth spot \$15,600,000

A Funeral Home Group is defined as a company that operates funeral homes in multiple states, under different names, over a wide geographical area.

Marketing Organization

- One spot \$3,120,000
- Second spot \$6,240,000
- Third spot \$9,360,000

- Fourth spot \$12,480,000
- Fifth spot \$15,600,000

Incentive Trip Qualification Standards

No cash compensation, trade, substitution, or any other form of compensation will be given in lieu of the trip. In all matters pertaining to the contest, including interpretation of the rules and/or qualifications, the decision of the Executive Management Team shall be final. For those qualifying for the trip, an IRS form 1099 or W-2 will be issued, as required by law.

Funeral Homes/Marketing Organizations

Funeral homes and marketing organizations will be awarded spots on the trip based on the qualification standards established by the Executive Management Team and published at the beginning of the incentive contest. The following stipulations apply to funeral home and marketing organization spots:

- The funeral home or marketing organization will select an individual to attend the trip who is a key person in the organization, for example, an executive or a supervisory level employee.
- The selected trip attendee plus one guest will be invited to attend. For any transfers or awarding of spots that do not meet the first stipulation, an official request must be brought to a member of the Executive Management Team for approval.
- The trip may not be awarded to a full-time sales professional who had the opportunity to qualify
 for the trip based on his/her sales production. (This does not honor the efforts of those sales
 professionals who did achieve their goals and were able to win the trip based on their own individual
 net production.)



Sales Professionals

Sales Professionals will be awarded a spot (sales professional + one guest) on the trip based on the qualification standards established by the Executive Management Team. The following stipulations apply to sales professional spots:

- The sales professional plus one guest will be invited to attend. If the sales professional does not wish to attend, the trip may not be transferred to a family member or friend.
- A full-time sales professional who had the opportunity to qualify for the trip based on his/her sales production may not attend the trip as the guest of a qualifying sales professional. (This does not honor the efforts of those sales professionals who did achieve their goals and were able to win the trip based on their own individual net production.)

*If both an employee and his/her spouse or significant other happen to qualify for the trip, only one double occupancy spot will be awarded.

Business Accepted for Contest Qualification

Qualifying volume includes gross sales volume and reinstatements that are received and processed within the same year, less lapses, cancellations, and deaths that occur during the standard chargeback period. Flex annuity and add-ons are credited for premium received. Volume from all age bands will be accepted for trip credit. Qualifying volume excludes cancel/rewrites (unless they occur in the same year), trust conversions, and trust annuities, as well as whole life insurance and dollar for dollar plans for policyholders that are terminal.

