



with LBIG



2026 Agent Incentive Trip

The Royal Sonesta Kaua'i Resort Lihue – Hawaii | Trip Dates: June 8 - 13, 2026

Discover paradise at The Royal Sonesta Kaua'i Resort Lihue, where tropical excursions and a lush beachfront awaits you. This AAA Four-Diamond Rated hotel offers stunning ocean, garden, and pool views, and access to thrilling outdoor adventures. Indulge in lavish amenities including four on-site restaurants, beachside spa treatments, and the largest one-level pool in Hawaii. Enjoy all Hawaii has to offer when you qualify for Liberty Bankers Insurance Group's Agent Incentive Trip.

Qualification Period: January 1 – December 31, 2025

Credits Earned per One Dollar of Issued Annualized Premium:

- Annuity = 0.08 Credits
- Underwritten Medicare Supplement = 1.0 Credit
- Ordinary Life = 2.0 Credits
- Supplemental Health = 2.0 Credits

| PRODUCER TYPE | CREDITS |
|---------------|-----------|
| AGENT | 200,000 |
| FMO | 1,250,000 |
| NMD | 2,500,000 |

Relax and unwind in Hawaii when you travel BIG with LBIG!

LBIG-0125-PTB11



TRIP QUALIFICATION RULES

Prize: Qualifiers will earn a 5-night trip for the agent and one guest to The Royal Sonesta Kaua'i Resort Lihue. Trip includes round-trip coach class air transportation from the closest major airport to the qualifier's home, double-occupancy standard hotel accommodations, and Lihue hotel/airport transfers for two people, age 18 or older. Trip must be taken by qualifier and a guest on June 8-13, 2026.

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 2026 Agent Incentive Trip at any time and for any reason. 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 to be able to participate. Eligibility is based on the producer level as outlined in the agent contract with Liberty Bankers Insurance Group (e.g., Agent, FMO, 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 underwritten policy percentage of at least 60% (Medicare Supplement).
- Has a minimum 13-month projected persistency of 65% (Ordinary Life).
- Meets company's placement standards.

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

All Home Office decisions are final.

Liberty Bankers Insurance Group (LBIG) is comprised of Liberty Bankers Life Insurance Company, Capitol Life Insurance Company, American Benefit Life Insurance Company, and American Monumental Life Insurance Company.
