

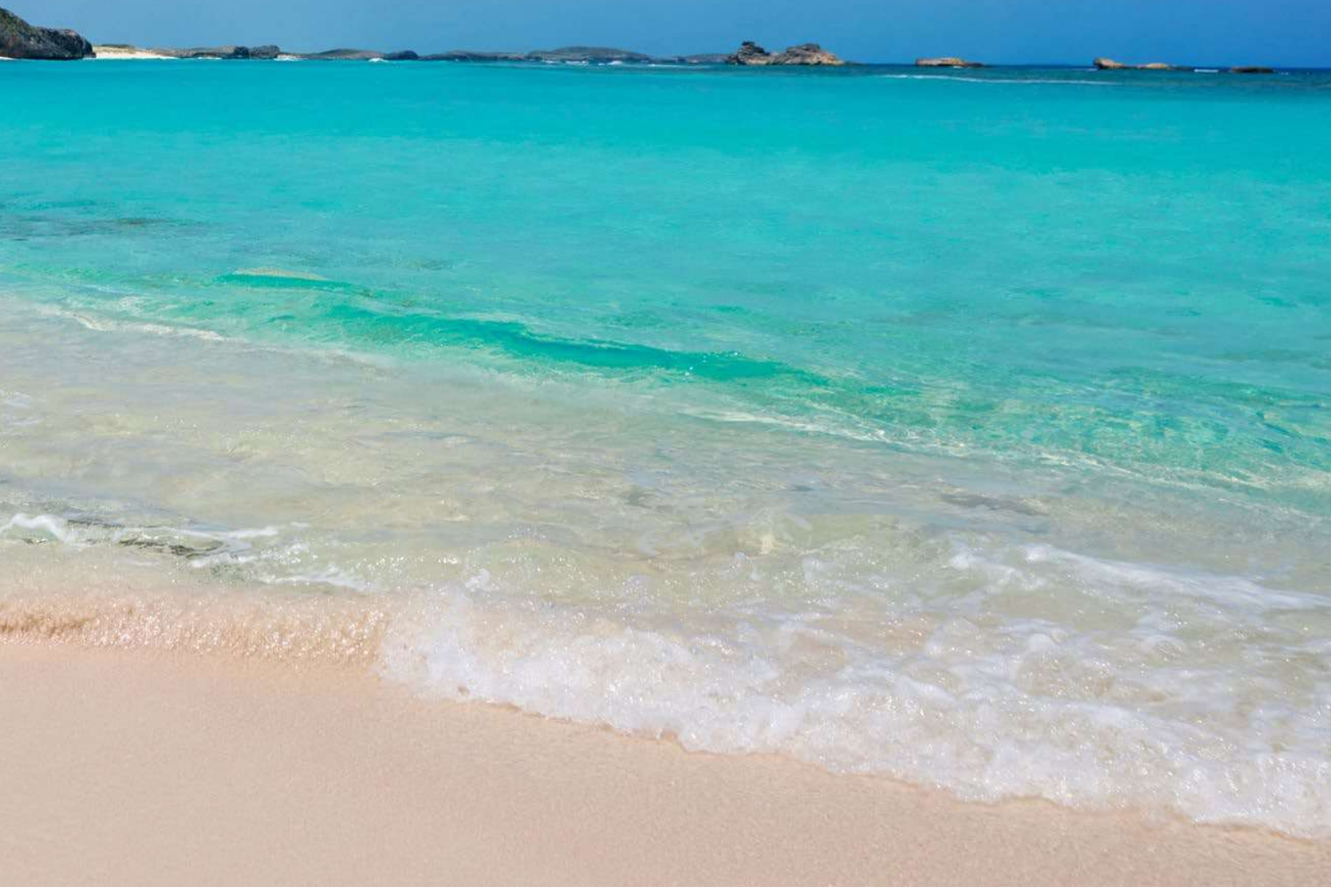


TURKS & CAICOS

2025 EQUITRUST PRODUCER INCENTIVE TRIP

FEBRUARY 4-9, 2025

PARADISE AWAITS



An aerial photograph of a beach with turquoise water and white foam waves crashing onto the sand. The text is centered in a white box.

ESCAPE TO LUXURY
AND ADVENTURE IN
TURKS & CAICOS



PLEASE JOIN US

OCEAN BREEZES ARE CALLING

EquiTrust would like you and an adult guest to join us to experience the sun-kissed paradise of Turks & Caicos. Toast your sales success with us in a place called “beautiful by nature.”

Known for its extraordinary white-sand beaches and glimmering turquoise waters, this tropical oasis offers striking scenery, Caribbean flavors and rich local culture. It’s the ideal setting to slow down and unwind. Take in the unique beauty of mangrove habitats, teeming marine wildlife, glistening conch shells and the world’s third largest barrier reef.

Get your camera — and your passport — ready!

It is our pleasure to invite you to qualify for five remarkable days of carefree relaxation, resplendent ocean views, world-class dining and unrivaled accommodations.

Your ultimate island adventure awaits.



THE RITZ-CARLTON, TURKS & CAICOS

MODERN COASTAL LUXURY ON GRACE BAY BEACH

The panoramic views alone are worth the stay, but The Ritz-Carlton, Turks & Caicos offers so much more! This lavish resort is located on the smooth sands of Grace Bay Beach, consistently ranked as one of the best beaches in the world. It's the place to be for elevated amenities, first-class accommodations, sophisticated global dining and the warm hospitality of the islands.

Walk through the resort and you'll feel like you're immersed in the natural beauty that is Turks & Caicos. Elegant furnishings evoke the white of the beaches, the ocean's waves and the cerulean blue of the skies. In your downtime, visit the resort's spa and fitness center, lobby bar, on-site casino, boutique shops and beachfront swimming pools.





ACTIVITIES

WELCOME TO ISLAND TIME

There's no better place to enjoy the beauty of the sea, sand and skies than stunning Turks & Caicos. Choose from a variety of island activities, including:

Deep-sea fishing — Whether you're an experienced angler or an avid spectator, the deep-blue waters of the islands present the ideal canvas for a deep-sea fishing adventure. Catch a mahi-mahi, tuna, marlin or another of the sea's big-game species.

Reef fishing — Reef fishing is suitable for all skill levels, and you're practically guaranteed to have the fish biting quickly. You might pull in a yellowtail snapper, barracuda or even a lionfish!

Horseback riding in the ocean — If you've never had the unique experience of sight-seeing by horse, this is your chance! Ride across the fine sand of the beach, wading through crystal-clear ocean waters as you take in the glorious scenery.

Snuba — An easy-to-master cross between scuba-diving and snorkeling, snuba offers the opportunity to explore the colorful marine life surrounding the islands. Get a fish-eye view of fascinating sea creatures and other treasures of the ocean.

Spa — Enjoy being pampered with your own soothing, tailored spa experience — perhaps a massage, facial or pedicure.

Golf — Enjoy 18 holes on the pristine fairways and gorgeous greens of the Royal Turks & Caicos Golf Club. This championship course was rated Best Caribbean Golf Course by USA Today's 2023 10 Best Reader's Choice.

Kayaking — Get up close and personal with diverse wildlife as you embark on a kayaking adventure. Make friends with local sea turtles, stingrays, baby lemon sharks and more as you paddle through the warm sea waters.

Group events — EquiTrust-sponsored meals and events will be offered at a variety of the area's finest restaurants. Networking with other sales professionals in paradise — this is the life!



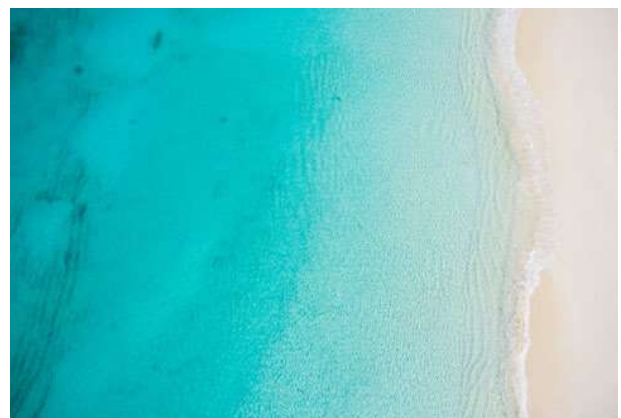
A STORIED HISTORY

ABOUT TURKS & CAICOS

Turks & Caicos is a British Overseas Territory, so you'll experience plenty of British customs while you're there, including driving on the left side of the road. Geographically, the islands are part of the Bahamas island chain.

The first known inhabitants, the Taino and Lucayan Indians, built rich traditions of farming, fishing, salt-raking and gardening still held today. On his voyage in 1492, Columbus arrived. Over time, Turks & Caicos was controlled by the Spanish, French and British, but became a British Crown colony in 1962.

In the 1980s, the islands embraced tourism and are now considered to be one of the world's best beach destinations — the perfect spot to celebrate your hard work and dedication.



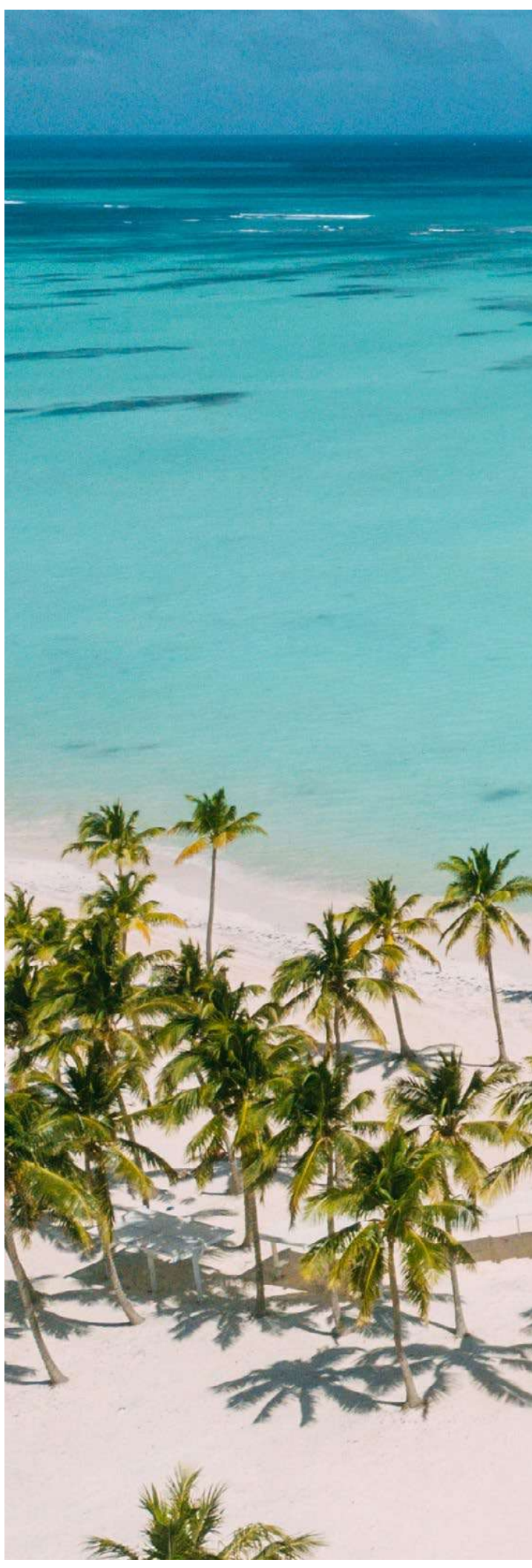


BEGIN QUALIFYING TODAY FOR YOUR ISLAND ADVENTURE!

Ensure your hard work is rewarded by beginning your quest now to qualify for the 2025 EquiTrust Producer Incentive Trip. We look forward to congratulating you for a job well done — February 4-9, 2025, in magnificent Turks & Caicos!

QUALIFICATIONS

- Applications must be received between November 1, 2023, and October 31, 2024, and must be issued by November 15, 2024.
- The top 40 producers meeting production requirements will be selected at the end of the qualification period.
- Minimum production/business requirements — **\$5 million** in production credit on **5** or more cases of eligible business.
- Eligible products include all currently offered EquiTrust products.
 - Production credit equals 100% credit for all Fixed Index Annuity products and ChoiceFour®, and 50% credit for Certainty Select® (MYGA) and Confidence Income® (SPIA).
 - Internal exchange sales that meet our internal exchange program rules will be given 50% production credit.
- Premium received on existing contracts either pending or issued will not be eligible toward production credit.
- Qualifying contracts must be in force at the time of travel.



CAMPAIGN RULES

One qualification per agent. Personal production only.

No combination of sales among multiple agents. Agents in partnerships must qualify individually. Qualification credit given only to the writing agent(s) on a contract. Split cases count per split.

Trip awards are not transferable.

Premium for contracts issued on the agent or agent's immediate family does not qualify.

No substitutes allowed. No financial or other considerations in lieu of attendance.

All licensed agents actively appointed and in good standing with EquiTrust are eligible to qualify unless otherwise limited by their supervising firms.

Marketing Organizations (MOs) and associated staff, field managers and wholesalers are not eligible. Individuals employed by an MO, whether salaried or commissioned, are not eligible to qualify.

Trip consists of two round-trip coach airline tickets (booked through our event planner) from the nearest major airport, hotel accommodations (double occupancy), special amenities and some company-sponsored activities. United States TSA PreCheck® or Global Entry expedited clearance (recommended, yet not necessary), baggage and ground transportation to and from residence and airport are not included.

Qualifiers may bring one adult guest (21 or older). No buy-ins for additional

guests. Children are not invited to attend this incentive nor permitted to accompany a parent at parent's cost.

Participation is by invitation only. Invitations are extended at the company's sole discretion. Qualifiers must attend on stated dates. Travel restrictions may apply.

Trip extensions are allowed. Coordination of all extensions must be handled by EquiTrust's event planner. Any costs associated with trip deviations, extensions, upgrades or cancellations are the sole responsibility of the agent and must be paid in full by the participant prior to the trip.

Qualifiers must be active and in good standing at the time of the trip to attend. They must exemplify the highest standards of ethical and professional conduct, and maintain a record free from compliance and market conduct issues.

Trip "fair market value" is reported as income to the qualifier; 1099s will be issued. Federal/state income tax incurred as a result of attending the trip is the responsibility of the qualifier. It is recommended that participants consult their tax advisors regarding tax treatment.

In the event the qualifier does not plan to attend after registration and airline ticketing, proper notice must be received in advance to avoid penalties.

EquiTrust reserves the right to alter or end this program at any time, including changes to the site and travel dates, and holds sole discretion in the handling of issues not outlined in these rules.



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