



NORWEGIAN CRUISE

2023

2023 AGENT INCENTIVE TRIP

LIBERTY BANKERS INSURANCE GROUP | FINAL EXPENSE

QUALIFICATION

Must meet the definition of Qualified Agent.

Net Issued Premium during the qualification period that totals \$75,000 or greater of paid annualized premium and a minimum 13 month projected persistency of 65%.

Roll-Over Credit: Agents will receive roll-over credit for their Net Issued 2022 business based on the following guidelines:

1. Agents registered for the 2023 trip will not carry-over any credits into 2024.
2. Otherwise, production will roll-over at the following percentages:
 - a. Platinum Agent: 75%
 - b. Gold Agent: 50%
 - c. Silver Agent: 40%

QUALIFICATION TERMS

Qualified Agent means an appointed & licensed agent who is active with the company 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.

Net Issued Premium includes all issued and paid annualized premium less those not-taken and canceled.

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. The Home Office may, if necessary, amend the rules governing qualification requirements for the Agent Incentive Trip during the qualification period, including the trip location.

All Home Office decisions are final.



Qualification Period:
January 1 - December 31, 2022
Trip Dates: July 22 - 29, 2023

For Agent Use Only. Notice: The business of insurance is a regulated industry and subject to future regulatory changes. Trip dates and locations are subject to change at the sole discretion of Liberty Bankers Insurance Group.