



Qualification Period

December 1, 2014 – May 31, 2015

Conference Dates

August 5 – 9, 2015

AGENT AND MANAGER QUALIFICATIONS

Qualification levels are based on net placements for both management and agents.

	Top "X" Qualify ¹	First Year Persistency ²	Renewal Persistency ²	Minimum Credits ³	Guaranteed Qualification ⁴
Agents	150	75%	92% ⁵	36,000	42,000
Sales and Associate Managers	30	72%	90%	175,000	225,000
Branch Managers (Less than \$4 million APIF as of 11/30/14)	10	72%	90%	225,000	325,000
District/General Managers (\$4 million APIF and above as of 11/30/14)	20	72%	90%	450,000	625,000

¹ In order to qualify, the agent or manager must be ranked in the top number listed above with the minimum credits listed.

² Refer to the persistency section for more information.

³ Minimum credits needed to qualify.

⁴ Guaranteed qualification is achieved regardless of the number of individuals qualifying or actual rank.

⁵ Renewal persistency waived for agencies less than 100,000 APIF as of 11/30/14.

A requirement of \$1 of controllable increase for the conference period is required for all agents and managers.

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Conference Location

Disney's Yacht Club Resort, FL

LEADERS CONFERENCE RING

Agents and managers can earn the Leaders Conference Ring by qualifying for Leaders or CRT Conference at the Leaders Club level or higher as outlined below. The Leaders Conference Ring requirement is applied based on the individual's sales position at the time that the award is earned (May 31, 2015).

	Ring Credit Qualification	Time Period
Agents	8 Ring Credits	Calendar years—measured from conference end date (2012 – present)
Managers	8 Ring Credits	Calendar years—measured from conference end date (2011 – present)

LEADERS CONFERENCE DIAMONDS

After obtaining the Leaders Conference Ring, an individual is eligible to add diamonds to it. Upon obtaining 20 Ring Credits, one diamond is added to their Leaders Conference Ring. A second diamond is added following 4 additional Ring Credits. Third and fourth diamonds are awarded for 8 and 12 additional Ring Credits following earning their ring.

PRODUCER QUALIFICATIONS

Top 5 Producers with a minimum of 45,000 net placements and 12 life applications placed.

AGENCY COORDINATOR QUALIFICATIONS

One AC from each of the **Top 11 District/General Qualifying Offices**

One AC from each of the **Top 4 Branch Qualifying Offices**

To be eligible for one of these spots the AC's must be in good standing with Transamerica, must have received a 3 or higher overall in their 2014 Performance Review and must have been an AC for the full conference qualifying period

RULES:

Persistence: Agents and managers will not have a persistency factor applied to placements. However, they will have persistency requirements as outlined below in order to qualify for conference. Agents and managers with first year or renewal persistency below the amounts stated below are not eligible for conference.

Agents

A minimum of 75% first year persistency—waived if assigned to position after 5/31/13.
A minimum 92%* renewal persistency—waived if assigned to position after 5/31/14.
\$1 controllable increase required.

Managers

72% first year persistency—waived if assigned to position after 5/31/13.
A minimum 90% renewal persistency—waived if assigned to position after 5/31/14.
\$1 controllable increase required.

*Waived if less than 100,000 APIF as of 11/30/14. In addition, if an agent has less than 92% renewal persistency as of 5/31/15 but increases their renewal persistency by .5% from 11/30/14 to 5/31/15, the renewal persistency is waived.

For example, 90.5% renewal persistency on 11/30 and 91.4% on 5/31, renewal persistency requirement is waived/satisfied.

Carry over credits from first conference do not convert to a new position if promoted or reassigned in the second conference period.

Million dollar office does NOT go automatically.

Net placement credit and controllable increase/decrease resulting from large case placements, refunds, lapses or revivals will be subject to the same large case "caps" that apply for compensation.

Promotions during last 3 months of

conference period will be handled individually in offer letter between RVP and VP of Agency.

Excessive lapses and refunds/non-placements in June and July will be reviewed.

If two qualifiers are tied for ranking, CI will be the tie breaker.

Total conference credits include up to 12.5% of UFS/Annuity first year commissions based upon the positional Leaders Level minimum.

Qualifiers must have an active contract with Transamerica Agency Network and be in good standing with the company at the time of the trip. Business written on a reps' own life or immediate family will not count towards trip qualifications.

Transamerica Agency Network will be the sole authority in determining qualifying participants. The trip is not transferable.

If the qualifier cannot attend the trip, no other compensation will be offered.

NHAB retirees are not invited to attend.

Transamerica reserves the right to modify, change, or cancel trip and/or qualifications at any time.

Conference details:

Included in the conference: Round-trip airfare (coach class) for two (qualifier and guest), four nights lodging (one room) and several morning and evening meals. Not included in the conference: baggage fees, airport parking, mileage to/from your departing airport, meals while traveling to/from Orlando, FL, meals on your own, optional tours and activities not included in your program, extra bar charges, telephone calls, gift purchases, room services, movies, laundry, and any other items not specifically mentioned as "included".

Under current tax laws and regulations gross income includes amounts received as prizes and awards. Accordingly, the value of your award/trip will be treated as additional compensation for purposes of any applicable tax reporting.

Transamerica Agency Network, Inc. is a licensed insurance agency with Transamerica Life Insurance Company and affiliated Transamerica companies offering insurance and financial products. United Financial Services, Inc. (UFS) is a brokerage service affiliated with Transamerica Agency Network.

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