

Advisor qualification criteria for Transamerica's Top Advisors Convention 2010

St. John's, Newfoundland



The qualifying period for Transamerica's Top Advisors Convention 2010 in St. John's, Newfoundland is January 1, 2009 to December 31, 2009. All credits accumulated since January 1, 2009 already count towards your ticket to "down home" charm.

Conference dates – Wednesday, June 23 – Sunday, June 27, 2010

Convention crediting

- 1 Convention Credit = \$1.00 First Year Life Commissions
- 1 Convention Credit = \$3.00 Investment Product Deposit Commissions

Qualifying as an Advisor

You can qualify based on a combination of Convention Credits and case count as follows:

- 100,000 of Convention Credits and a minimum 5 settled life cases
- 50,000 of Convention Credits and a minimum of 10 settled life cases
- 45,000 of Convention Credits and a minimum of 20 settled life cases

Advisor qualification rules

- Qualifiers are only those Personal Advisors who qualify; no substitutions will be accepted.
- Convention Credits can not be shared or transferred from one advisor to another.
- Convention Credits are non-transferable or exchangeable for cash or other trips or awards.
- During the qualifying period, if an Advisor transfers from one Distributor to another, his/her credits will be accumulated from all Distributors where he/she settled business.
- Advisors placing business under corporate or shared codes can only qualify based on their personal production. Business must be submitted and settled under their own selling agent code.
- Qualifiers must have an in-force contract in good standing with Transamerica at the time of the convention.
- To be eligible for Convention Credits, business must be settled and commission paid to the producer by December 31, 2009.
- All Qualifiers must meet the Company's standard Persistency rate for business retention of no less than 85%.
- All eligible participants must support industry and regulatory guidelines including full disclosure to their customers of participation in such conventions.
- Convention Credits will not be awarded for policies settled on the life of the Personal Producer or his/her family members.
- Any Convention Credits earned on policies that terminate in the three months immediately following the qualification period, which were written/submitted in the last four months of the qualification period, may be deducted.
- A taxable benefit value will be assessed to each qualifier and his/her guest who attends the convention.
- Transamerica will pay convention expenses for a qualifier and one guest. Guests must be age 18 or older.
- Attendance at the convention is by invitation only from Transamerica and is not a contractual right.