

# CONTEST RULES

## AGENTS

COMPETE FOR THE TOP 23 SPOTS BASED ON POINTS.  
PLUS  
2 LOTTERY SPOTS FOR THOSE RANKED 24-60.

## POINTS CALCULATION:

- 4.5 POINTS PER DOLLAR OF COMMISSIONS RECEIVED FROM **ANNUITIES**
  - 10 POINTS PER DOLLAR OF COMMISSIONS RECEIVED FROM **TRADITIONAL PRODUCTS**
  - 10 POINTS PER DOLLAR OF COMMISSIONS RECEIVED FROM **LIFE PRODUCTS**
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- NET COMMISSIONS RECEIVED AT THE LSR LEVEL BASED ON CARRIER PAYMENTS
  - ADVANCE PAYMENTS WILL VARY FROM CARRIER TO CARRIER
  - JUVENILE LIFE SALES NOT ELIGIBLE
  - CMS /ACA PRODUCTS ARE NOT ELIGIBLE
  - MINIMUM OF 80 APPLICATIONS ISSUED OR 500,000 POINTS
  - SPECIAL POINT PROMOTIONS MAY BE RUN THROUGHOUT THE CONTEST.

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## MANAGERS

- TIER 1: REGIONS - TOP 4 QUALIFIERS
- TIER 2: REPORTING MANAGER - TOP 6 QUALIFIERS

### POINTS:

THE SUM OF ALL AGENT POINTS CREDITED DIRECTLY FOR ALL AGENTS ASSIGNED TO THE MANAGER AT THE BEGINNING OF THE CONTEST OR UPON A NEW FIELD START.

AGENTS CANNOT BE RE-ASSIGNED TO A DIFFERENT MANAGER DURING THE CONTEST

### DUAL MANAGER/AGENT WINNERS:

WHEN A MANAGER IS A DUAL WINNER, THE AGENT SPOT WILL BE AWARDED TO THE NEXT AGENT IN LINE FROM THAT REGION

