

The Guiding Light

2026 PRESIDENT'S CLUB



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Welcome to your 2026 President's Club competition



Steve Gaffney - President

Welcome to the 2026 President's Club - The Guiding Light.

After several years without a competition, we are thrilled to reignite a tradition that celebrates the very best among us. This year's theme, **The Guiding Light**, honors those who not only achieve excellence but illuminate the path for others—colleagues and clients alike. Our top producers are more than high performers; they are mentors, innovators, and beacons of trust and service. This is your moment to rise, to show the full measure of your talent, and to lead by example. The stage is set. The spotlight is yours. Let the journey begin.

YES YOU CAN!



David Heckler

*I recall my first President's Club experience. I was nervous. Could I compete? Kamran Zoghi told me that competing was the only way to grow. Winning wasn't the reward; it was the competition that drove us to get better. Well, that, and the fact that his goal was to beat me. 😊 I also remember arriving at the Club. On the first day, I realized that everyone was the same. Regular people from all walks of life. No one was special, and we were a family, a team. The group of **winners** all had clear goals and a strong work ethic, and they followed a well-defined system.*



Sadie Carr

*A **proud** moment of a **huge** accomplishment within **yourself** to be a winner of the **President's Club**. A feeling that you can overcome and conquer any obstacles that come your way, and know that with GOD, all things are possible!*

*We have to train our mind to be a **leader**, not a **follower**! We need to train our mind to be a **winner** not a **quitter**!*



Amy Morgan

*A **President's Club** Competition gives the extra ambition and oomph we all need to help build camaraderie amongst a nation of outstanding Agents! It reminds us of our purpose to help others with their insurance needs while allowing us to encourage our fellow colleagues to excel in their personal goals and dreams.*



Zack Boyd

Competing in a President's Club is important for an agent to push themselves to new heights. It's an opportunity to see how elite agents pace and consistently produce at a high level, and imitate, but not compare yourself negatively. It's learning. Once you win, it's power. Your power changes and grows even more when you get in the same room as other winners.

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APRIL 29 - MAY 3, 2026

**Contest Dates
June 9, 2025 -
April 3, 2026**



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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.

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



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