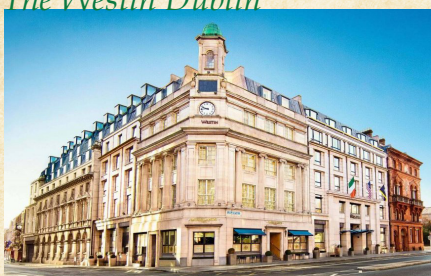




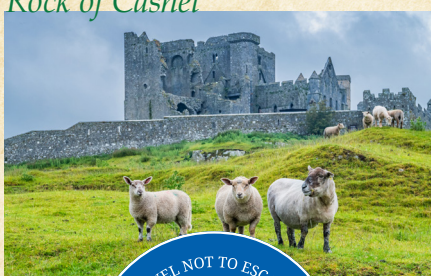
The Westin Dublin



CELEBRATE WITH US IN DELIGHTFUL DUBLIN, IRELAND



Rock of Cashel



It's time to celebrate our achievements and hard work with a relaxing and exciting getaway to the heart of historical Dublin, Ireland. Join us in the old-world charms of Dublin for four days of fine dining, luxury living, and relaxing and fun activities. Experience the delightful beauty and culture-rich city while staying at The Westin Dublin — a five-star, iconic hotel. The Westin Dublin blends contemporary chic with historic grandeur and overlooks Trinity College. Enjoy an array of activities, dining options, including Atrium Lounge for your afternoon tea, and relax in comfortable, spacious rooms just a stone's throw from Dublin's best attractions.



TRIP DATES
*Monday, May 13, 2024**
through
Friday, May 17, 2024
**Requires travel on May 12*

The Westin Dublin is in the heart of Dublin, where you can enjoy the city's finest shopping, entertainment, and old-world attractions. Stroll along cobbled streets and soak up the vibrant, friendly atmosphere of the city, visit famous locations like Jameson Distillery, or enjoy Phoenix Park, the largest walled park in Europe.

Provided your qualifications are met, you'll be invited to join us for this unforgettable trip.



How to Qualify

Produce a minimum \$300,000 in new annualized premium sales for policies with effective dates between January 1, 2023 and December 31, 2023 (the "Qualification Period"). New business and new lines of coverage added to existing groups count toward qualification for this 2024 incentive award.

General Rules

- An agency can qualify for a trip after achieving a minimum of \$300,000 in new annualized premium sales earned during the Qualification Period. Subject to USABLE Life's approval, the agency may select the producer(s) in its agency who will attend the trip.
- All premiums from new lines of coverage added to existing groups will be eligible for qualification so long as they meet all other criteria outlined for this program. Premium credit will be applied for all group Supplemental, Life and Disability and Regence Dental products at 100% of the annualized premium. LifeMap Dental and Vision will count at 50% credit of the annualized premium.
- The following premium qualification applies to all new annualized premium.

Premium Needed to Qualify	Award
\$300,000	1 trip
\$550,000	2 trips
\$750,000+	3 trips

- Premiums from a group's acquisition of another entity, reenrollment of voluntary coverage, or the addition of a new line of coverage counts toward the trip qualification. However, premiums from renewal increases on existing lines of coverage do not qualify.
- Producers participating in this program must be licensed producers appointed with USABLE Life and in good standing with USABLE Life.
- By participating in this program, each producer, agency and their respective guest accept and agree to be bound by these rules and by the decisions of USABLE Life which are final and binding on all matters relating to all aspects of the program.
- Producers unable to make the scheduled trip must forfeit all rights to the trip. Trips and awards are not transferable.
- The producer or agency will be provided an **IRS Form 1099-NEC** for the value of the trip(s) awarded. Each producer or agency qualifying for the program should consult a tax advisor regarding the treatment of the trip for tax purposes. Any liability for taxes imposed on this award will be the responsibility of the trip winner and not The Company*.
- USABLE Life reserves the right to (a) modify this program at any time without advanced notice or to discontinue it for any subsequent calendar year and (b) at USABLE Life's sole discretion, apply the program getaway rewards based upon its interpretation of its sales and premium records for the applicable Qualification Period.
- In order to qualify, the new business must have an issue date of 1/1/2023 through 12/31/2023 and must be submitted and issued by 1/3/2024. New business must remain in force for a minimum of 90 days to be eligible.
- USAL reserves the right to use other sources of production reporting to determine trip credits.
- No substitution in the form of cash, compensation, or other awards will be allowed.

*The Company is defined as USABLE Life