

## QUALIFICATIONS

Top 50 financial professionals meeting production requirements will be selected at the end of the April 1, 2026 - March 31, 2027 qualification period. Eligible business must be issued by April 15, 2027, to qualify.

Eligible products: All currently offered EquiTrust products

Minimum production/business requirements: \$5 million in production credit in 5 or more cases on eligible business

- Production credit equals 100% credit for all fixed index products (including Bridge® and SmartBoost™ Index), WealthMax Bonus Life® and ChoiceFour®, and 50% credit for Certainty Select® (MYGA) and Confidence Income® (SPIA)
- Internal exchange sales that meet our internal exchange program rules will be given 50% production credit



### CAMPAIGN RULES

One qualification per financial professional.  
Personal production only.

No combination of sales among multiple financial professionals. Financial professionals in partnerships must qualify individually. Qualification credit given only to the writing financial professional(s) on a contract. Split cases count per split.

Trip awards are not transferable.

Premium for contracts issued on the financial professional or financial professional's immediate family do not qualify.

No substitutes allowed. No financial or other considerations in lieu of attendance.

All licensed financial professionals actively appointed, in good standing with EquiTrust and contracted with EquiTrust through our Independent Marketing Organization channel are eligible to qualify unless otherwise limited by their supervising firms.

Marketing Organizations (MOs) and associated staff, field managers and wholesalers are not eligible. Individuals employed by an MO, whether salaried or commissioned, are not eligible to qualify.

Trip consists of two round-trip coach airline tickets (booked through our travel partner) from the nearest major airport, hotel accommodations (double occupancy), special amenities and some company-sponsored activities. United States TSA PreCheck®, baggage and ground transportation to and from residence and airport are not included.

Qualifiers may bring one adult guest (21 or older). No buy-ins for additional guests. Children are not invited to attend this incentive nor permitted to accompany a parent at parent's cost.

Participation is by invitation only. Invitations are extended at the company's sole discretion. Qualifiers must attend on stated dates. Travel restrictions may apply.

Trip extensions are allowed. Coordination of all extensions must be handled by EquiTrust's travel partner. Any costs associated with trip deviations, extensions, upgrades or cancellations are the sole responsibility of the financial professional and must be paid in full by the participant prior to the trip.

Qualifiers must be active and in good standing at the time of the trip to attend. They must exemplify the highest standards of ethical and professional conduct, and maintain a record free from compliance and market conduct issues.

Trip "fair market value" is reported as income to the qualifier; 1099s will be issued. Federal/state income tax incurred as a result of attending the trip is the responsibility of the qualifier. It is recommended that participants consult their tax advisors regarding tax treatment.

In the event the qualifier does not plan to attend after registration and airline ticketing, proper notice must be received in advance to avoid penalties.



In consideration of this travel-incentive program and all production-based incentives, be certain to always give top priority to your clients' financial circumstances, objectives and needs. Incentive programs should not be considered or used as the basis for determining suitable products for your clients. EquiTrust reserves the right to alter or end this program at any time, including changes to the site and travel dates, and holds sole discretion in the handling of issues not outlined in the rules. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For financial professional use only.