UNITED HOME LIFE PRESENTS:
THE 2027 WINNER'S CIRCLE INCENTIVE TRIP

# Riviera Maya 2027

UHL RETREAT

## April 28-May 2, 2027

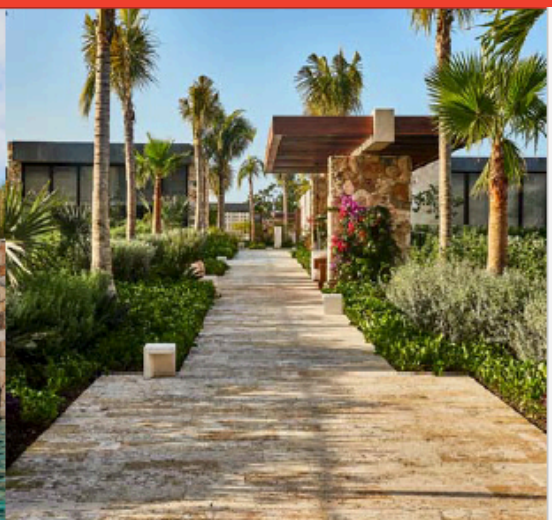
## *Be Renewed Under the Mayan Sun*

**Join us at the luxurious 5-star Etéreo, an Auberge Resort, in Riviera Maya, where barefoot elegance meets modern Mexican sophistication. From its serene jungle-and-sea–inspired suites and elevated culinary experiences to its rejuvenating spa rituals and immersive cultural offerings, Etéreo is a sanctuary of indulgence, tranquility, and unforgettable coastal beauty.**

**Qualification Period: 1/1/2026 - 12/31/2026**







# QUALIFICATION PERIOD:

The qualification period runs from January 1, 2026 through December 31, 2026. Business must be written, issued, and paid within this period.

## QUALIFICATION DETAILS:

The production requirement for **Personally Producing Writing Agents** is **$60,000** of Annualized First-Year Premium (net of not-takens and lapses) during the qualification period, irrespective of Net Annualized Commissions earned.

The production requirement for **MGAs** who don't normally write personal business is **$60,000** of Annualized First-Year Commissions (net of not-takens and lapses) during the qualification period. Commission "credit" from any personally written business cannot exceed the annualized policy premium.

Commissions generated by **sub-agents** (Licensed Only Agents) will count toward an upline's production at 50% of the first-year commission generated by those agents.

Qualification is limited to the **top 40** MGA's and producers who meet or exceed the applicable $60,000 production requirement. In the event more than 40 participants meet the qualification threshold, ***only the top 40 qualifiers will earn the trip.***

## INELIGIBLE CASES:

- Cases that are declined, withdrawn, or not taken will not be counted toward qualification.
- Cases that are surrendered or lapsed during the qualification period will be counted only to the extent of commissions earned prior to policy termination.
- Applications written on the life of the agent, members of the agent's immediate family, or other controlled business.

## TRAVEL ARRANGEMENTS & DETAILS:

United Home Life (UHL) will make all necessary travel arrangements which will be booked through UHL's authorized travel agency, Enigma.

The trip includes:

- Round-Trip flights to and from Cancun
- Private round-trip airport transportation
- Four nights of luxury accommodations at Etéreo Auberge Resort, Riviera Maya
- Welcome reception and farewell dinner
- Three meals per day, unlimited non-alcoholic beverages and resort-choice alcoholic beverages

## TERMS & CONDITIONS:

Attendance is by Company invitation only. ***Invitations are not transferable without express prior permission of the Company***, may not be redeemed for cash, and are only for the specified travel dates. The invitee must be in good standing with the Company — acceptable persistency and placement ratios, a secured debit balance, acceptable field underwriting, and duly licensed and contracted with the Company. The invitee and their official guest must be 18 years or older. The Company is not responsible for making arrangements for anyone other than the invitee and one adult guest. The value of the trip will be reported on Form 1099, as required by the Internal Revenue Service. All decisions concerning the trip and eligibility of each participant are at the sole discretion of United Home Life which reserves the right to change either the location or dates of this trip. Top 40 qualifiers will earn the trip.

UNITED HOME LIFE insurance company

ID00475 1-26 For agent use only. Not for use with the general public.