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THE 2027 Wellabe Agent Experience

ENJOY A LUXURY ALL-INCLUSIVE VACATION AT SONESTA OCEAN POINT RESORT IN SINT MAARTEN

MARCH 2–6, 2027

Get ready for an unforgettable trip to beautiful Sint Maarten on the 2027 Wellabe Agent Experience. This exclusive event invites you to indulge in ultimate luxury at a premier all-inclusive resort where every detail is designed to pamper and delight you.

Imagine waking up to breathtaking ocean views, savoring gourmet meals, and enjoying world-class amenities — all while connecting with fellow agents and celebrating your achievements. Whether you relax poolside, explore the island's vibrant culture, or take advantage of spa treatments, this escape promises exceptional comfort and memorable experiences.

Don't miss your chance to be a part of this extraordinary event where luxury meets inspiration - drive production and earn your spot for a trip filled with relaxation, networking, and celebration!

Qualification details:

- Qualification period runs Jan. 1, 2026, through Dec. 31, 2026.
- Agents must produce a total of $250,000 total health production with a minimum of 50% underwritten mix for Medicare Supplement insurance. Space is limited to the top 25 agents.
- Agencies (RGA level and below) must produce a minimum of $750,000 total health production with a minimum of 50% underwritten mix for Medicare Supplement insurance. Space is limited to one invitation for each of the top five agencies.

See back for details.



2027 Wellabe Agent Experience rules

1. All agents and agencies (RGA level and below) are eligible to qualify for an invitation to the Wellabe 2027 Agent Experience at the Sonesta Ocean Point in Sint Maarten, except as set forth below. An invitation will contain two (2) adult round-trip coach air transportation from a designated gateway city to the Experience destination on group program dates, room and board accommodations (based double occupancy), transfers on group travel dates, hosted group events that may include breakfasts, lunches, receptions, and/or dinners, and group activities. Guests must be at least 21 years of age to attend.
2. The Qualification Period: Applications must be dated on or between January 1, 2026, and December 31, 2026 and all plans must be issued no later than February 1, 2027.
3. Only Medico Insurance Company, Medico Corp. Life Insurance Company, and Medico Life and Health Insurance Company (collectively "Wellabe") health products count towards production. All conversions and replacements are excluded from production. Production means the sum of first year annualized premium of policies written during the Qualification Period less any which are cancelled, lapsed, rescinded, or terminated.
4. Agent: agents must produce at least $250,000 with a minimum of 50% underwritten Medicare Supplement insurance to qualify for an invitation.
5. Agency: agencies (RGA level and below) must produce at least $750,000 with a minimum of 50% underwritten Medicare Supplement insurance to qualify for an invitation.
6. Limitations: space is limited to the top producing 25 agents and 5 agencies. If the number of qualifiers exceeds the maximum available, Wellabe will make the final determination as to which agents and agencies will receive an invitation. Wellabe will make the final determination on program eligibility.
7. Agents and agencies must be active and in good standing with Wellabe throughout 2026 and at the time of the Experience to qualify.
8. The value of Experience for the attendee and guest will be reported as income to the Experience invitee in accordance with the rules and regulations of the IRS. The Experience invitee will also be assessed the applicable taxable income of their guest. In the case of an agency invitation, the value of the attendees and their guests will be reported as income to the agency. The Experience invitees or the agency, as the case may be, are solely responsible for any taxes that result from their and their guest's attendance at the Experience. The value of airfare after purchase will be reported as income to the attendee, even if attendee ultimately cancels. You may wish to consult a tax professional.
9. Invitations will not be extended to any agent or agency that does not meet all the requirements or are otherwise determined to be ineligible, as determined by Wellabe. Attendees are required to attend all sponsored Wellabe functions and/or events. If an attendee chooses not to attend one of these Company sponsored events, they will not be eligible to attend the 2028 Experience. Attendees may extend their stay at the convention hotel after the Experience, but not before, at their own expense. Our designated travel Company will not book tickets for anyone other than the attendee and their guest. Transfers at the airport are also only provided for the attendee and their guest. All costs for extensions, such as hotel costs, transportation to the airport, excursions, etc., are the sole responsibility of the attendee and their guest.
10. Any change in travel plans must be made through our designated travel company. The attendee is responsible for any fees resulting from their changes in travel arrangements after they approved the original travel details. Attendees are responsible for additional airline fees, including those for extra or overweight luggage.
11. Invitations are not transferable and cannot be rescheduled or redeemable for cash. Changes or substitutions in travel arrangements are not guaranteed and may result in fees payable by the attendee, including but not limited to, hotel cancelation fees.
12. By participating in this program, attendees and their guests agree to release and hold harmless Wellabe, its affiliates, owners, employees, officers, directors, and agents from any and all liability for any injury, loss, or damage of any kind arising from or in connection with your participation in, travel to, and attendance at the Experience. This release shall include actual, special, incidental, consequential, or punitive damages.
13. As guests of Wellabe, all invitees and their guests are expected to conduct themselves in an appropriate manner, abiding by all local and federal laws, and resort/hotel rules. Wellabe reserves the right to remove any invitee and/or their guest from the experience for inappropriate behavior, the determination of which shall be at the absolute discretion of Wellabe.
14. The laws of the state of Iowa shall govern these rules and all claims related to this Experience and the agent or agency's participation in, travel to, and attendance at the Experience must be filed in a federal or state court located in Des Moines, Iowa.



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