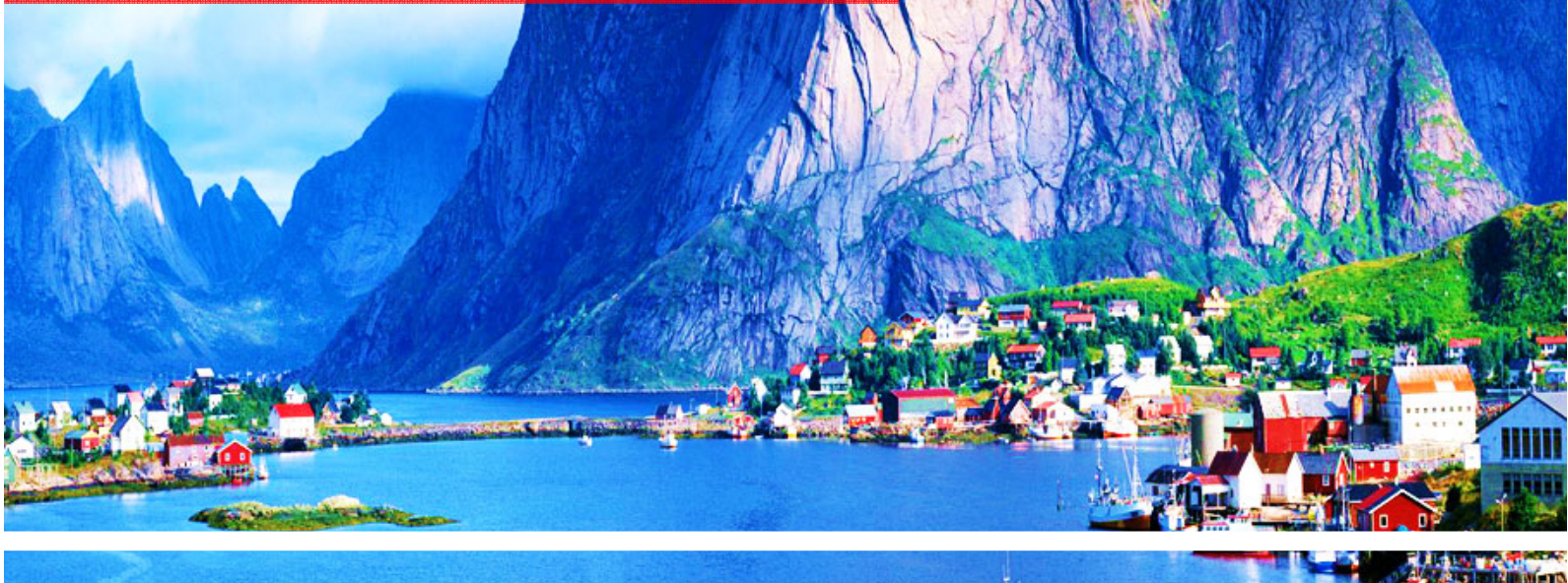


2020 INCENTIVE TRIP NORWAY



Liberty Bankers Insurance Group 2020 Agent Incentive Trip



Norwegian Fjord Cruise | Princess Cruise Lines
Qualification Period: January 1 – December 31, 2019
Trip Dates: June 27 – July 4, 2020

QUALIFICATION

Must meet the definition of Qualified Agent.

Net Issued Premium during the qualification period that totals \$75,000 or greater of paid annualized premium and a minimum 13 month projected persistency of 65%.

Roll-Over Credit: Agents will receive roll-over credit for their Net Issued 2018 business based on the following guidelines:

1. Agents registered for the 2018 trip will not carry-over any credits into 2019.
2. Otherwise, production will roll-over at the following percentages:
 - a. Platinum Agent: 75%
 - b. Gold Agent: 50%
 - c. Silver Agent: 40%

QUALIFICATION TERMS

Qualified Agent means an appointed & licensed agent who is active with the company and who has placed at least five policies in the quarter preceding the trip and who does not have a debit balance with the Company.

Net Issued Premium includes all issued and paid annualized premium less those not-taken and cancelled.

Important: Any deviation from the conference program is at the qualifier's expense and subject to availability. All additional travel expenses must be paid in full by the participant prior to the conference. The Home Office may, if necessary, amend the rules governing qualification requirements for the 2020 Agent Incentive Trip during the qualification period, including the trip location. All Home Office decisions are final.