



# Ireland

ONEAMERICA<sup>®</sup> CHAIRMAN'S TRIP  
APRIL 14-20, 2023



## QUALIFICATION RULES CAREER AGENCY PRODUCER

### QUALIFICATION PERIOD

The conference qualification period is January 1, 2022 through December 31, 2022.

### QUALIFICATION RULES

Producers may qualify for an invitation to the OneAmerica Chairman's Trip by meeting the following requirements:

- \$200,000 Qualifying FYC; and,
- Minimum 15 lives credit; and,
- At least 91.00% persistency ratio on the December 31, 2022 persistency report.

### GENERAL TRIP INFORMATION

- Attendance at the OneAmerica Chairman's Trip is by invitation only. Interpretation of the qualification rules and ultimate issuance of invitations is at the discretion of the company.
- No substitutions or compensation will be given in the event a producer cannot attend the trip.
- OneAmerica will pay eligible expenses for the producer qualifier who has been extended an invitation and one guest age 18 or older.
- No additional expenses will be allowed for a producer attending without a guest.
- OneAmerica reports taxable expenses to the IRS, as required by law.
- Only producers holding an active producer contract on the actual dates of the trip may attend.

### PERSISTENCY

To be eligible for a Chairman's Trip invitation, the producer must have at least 91.00% persistency ratio on the December 31, 2022 persistency report.



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## GLOSSARY OF TERMS

### *Qualifying FYC defined*

“Qualifying FYC” is annualized paid first-year commissions from OneAmerica product sales, with at least 50 percent coming from ILFS life insurance. OneAmerica Securities gross dealer concessions (GDC) are included in the calculation, weighted at 50 percent of the GDC rate. We will include all FYC from ILFS, Retirement Services and Employee Benefits paid business.

### *Lives credit*

One lives credit is given for the sale of each:

- Individual life policy
- Individual annuity policy
- Group life contract

Note: Riders, OneAmerica Securities sales and Retirement Services sales do not count toward any lives credit.

## PERSISTENCY

Persistency is measured as of Dec. 31, 2022. It is based on the number of ILFS life insurance policies issued in the prior 36 months adjusted for those policies that lapsed in the last 12 months. Both premium persistency and policy persistency are determined, and the better rate of the two is used. To be eligible for Chairman's Trip, the agent must achieve a persistency rate of at least 91.00%.