





RITZ-CARLTON, ARUBA • NATIONAL PRODUCER CONFERENCE • JULY 16-19, 2020

ARUBA PUERTO RICO

DORADO BEACH, A RITZ-CARLTON RESERVE® PRESIDENT'S LEADERSHIP FORUM • MAY 3-6, 2020







JOIN US IN ARUBA AND PUERTO RICO...

Create your own priceless memories at **two exclusive and luxurious Caribbean destinations** — **Aruba and Puerto Rico.** Explore the history and cultural charm of island life, or experience adventure by touring ancient caves, hiking through lush tropical forests, or snorkeling alongside shipwrecks. When you're ready for pure relaxation, dip into the calm, crystal-clear waters, or sit poolside and bask in the warm Caribbean sun among the soothing breeze of palm trees.

For more information on how to qualify, contact the Columbus Life Sales Desk at 800.677.9696, Option 4.

NATIONAL PRODUCER CONFERENCE THE RITZ-CARLTON, ARUBA | JULY 16-19, 2020



Aruba delights its guests with calming island trade winds and sunny soft sand beaches in the Southern Caribbean. You and your immediate family are invited to experience paradise at one of the most exclusive luxury resorts on the island, The Ritz-Carlton®, Aruba. During your stay, enjoy

a private balcony providing you breathtaking views of the crystal-clear Caribbean Sea and alabaster sands of Palm Beach. Taste the island flavor with five on-site food and beverage venues, featuring fresh-caught seafood, local tropical produce, and new twists on classic cuisines and cocktails. Explore island life and culture with countless tours, recreation and water sports to cater to your every desire for adventure — or relax poolside and take in the calming sound of the sea surf reaching the sands.

PRESIDENT'S LEADERSHIP FORUM* DORADO BEACH, A RITZ-CARLTON RESERVE® | MAY 3-6, 2020



As a premier qualifier, you and your spouse will enjoy five-star Caribbean bliss for four days and three nights at one of Puerto Rico's most exclusive luxury resorts. Dorado Beach, a Ritz-Carlton Reserve®, offers sun-drenched beaches and acres of tropical forests. Tucked

away in a secluded, unspoiled corner of the world, this private 50-acre island retreat provides equal opportunity to unwind or encounter new adventures. Whether it's relaxing under a cabana while listening to the soft crash of the Atlantic Ocean waves, sampling innovative dining inspired by a cross-section of Spanish, Caribbean and American heritage, or golfing at one of three unique on-site courses with magnificent scenery, Dorado Beach will enchant you from check-in to check-out.

PRODUCTION THRESHOLDS AND INVITATION GUIDELINES

National Producer Conference | ARUBA

Tier 1: \$90,000

Producer Only Accommodations Only
First-Time Producer and Guest Accommodations and Transportation

Tier 2: \$120,000

Producer Only Accommodations and Transportation

Tier 3: \$140,000

Tier 4: \$300,000

Producer and Guest Accommodations and Transportation, Plus a Bonus Night's Stay

Tier 5: \$400,000

Office Head and Guest Accommodations and Transportation, Plus a Bonus Night's Stay

President's Leadership Forum* | PUERTO RICO

Producer Tier: \$300,000

Producer and Guest Accommodations and Transportation

Agency Tier: \$750,000

LIFE PREMIUM

Counts as 100 percent of Annualized First Year Target Life Premium. Excess Life Premium Credit counts as 10 percent of premium payments in excess of target toward Production Thresholds.

ANNUITY PREMIUM

Counts as 10 percent of new annuity sales deposits toward Production Thresholds. Ten percent of annuity sales deposits on producer's own life or that of their family members will be included in the \$5,000 life premium limit listed below.

MINIMUM LIVES

Five or more paid lives are required. A "life" is an issued and paid-for individual life or individual annuity case underwritten by Columbus Life.

PERSONAL PRODUCTION

Maximum total of \$5,000 in paid premium credits, including excess premium and annuity credits, on producer's own life or that of their family members will count toward conference qualification. Maximum of two lives, both for life and annuities, written on a producer or their family will count toward conference qualification.

PERSISTENCY

Ninety percent or better "rolling" first-year combined persistency for individual life as shown on the December 31, 2019 report covering the last 12 months of fully exposed business.

ELIGIBILITY PERIOD

January 1, 2019 to December 31, 2019.

*IMPORTANT: Beginning with 2020's conferences, eligible producers and office heads who qualify for both NPC and PLF may personally choose which of the two programs they attend. Qualifying producers will not be eligible to attend both programs. Qualifying office heads will be eligible to attend both programs only if they meet at least one of the two following criteria: 1. Excluding the office head, the agency must also have a minimum of three additional NPC qualifying producers, or 2. The office head's personal production credits must exceed \$90,000.

