



Renowned for its striking landscape, the American Southwest is a vast and diverse part of the USA. From cactus-studded “deserts” to glitzy cities, from rugged mountains to adobe architecture, this sun-baked region offers up a distinctive experience for those who visit. For over 15,000 years, Native Americans inhabited the Southwest, but by the 20th century Anglo-American traditions had mingled with those of Hispanic and Native populations to create its multicultural heritage.

National Western Life is excited to introduce you to 2 spectacular locales within the region: Las Vegas, Nevada and Scottsdale, Arizona. The first holds fun and excitement for all – lavish pools, world-class shopping, wild roller coasters, hot nightclubs, and of course, endless gambling opportunities. For those continuing on to Champions Club, a tranquil experience awaits – gorgeous mountain vistas, calming desert walks, challenging golf courses, and an array of unique shops and galleries. This will truly be a trip of contrasts!



Background photo: McDowell Sonoran Preserve in Scottsdale AZ, courtesy of Scottsdale CVB, Bottom left photo: Golfers, courtesy of Jupiterimages, Top right photo: Native Trails dancer, courtesy of Scottsdale CVB, Middle right photo: Venice in Vegas, courtesy of Sam Hatch/stock.xchng

Opposite page - Bottom first photo: Casino Arizona slots, courtesy of Scottsdale CVB, Bottom second photo: Hoover Dam, courtesy of Las Vegas News Bureau, Bottom third photo: Las Vegas showgirls, courtesy of Las Vegas News Bureau, Bottom fourth photo: Las Vegas, Nevada sign, courtesy of Jupiterimages

## 2011 Sales Conference and Champions Club

### Qualifying Period

Qualifying Period is from January 1, 2010 to December 31, 2010. Credit will be earned for applications issued-and-paid on or before December 31, 2010.

### Agents, General Agents, and Special Producers

**Conference Honors Incentive Points (CHIPs)**  
*Conference Honors Incentive Points (CHIPs) is a qualification program* that combines all life and annuity premium into a single requirement.

An Agent, General Agent and Special Producer will earn CHIPs as follows:

- Whole Life and Term – **1 CHIP** for every \$1.00 of annualized issued-and-paid premium.
- Universal Life – **1 CHIP** for every \$1.00 of annualized issued-and-paid target premium. Excess Premium – **1 CHIP** for every \$20.00 of premium in excess of the target premium, if the policy is issued-and-paid during the qualifying period.
- Annuities – **1 CHIP** for every \$20.00 of issued-and-paid premium. (Internal Exchanges are excluded.)

### Sales Conference Qualification Requirements

*Agents, General Agents and Special Producers will qualify with 100,000 CHIPs* and must have a minimum of 8 issued-and-paid cases during the qualification period.



Minimum persistency requirements (measured by Duration Scores) must be met for Sales Conference qualifications as of January 31, 2011, and must meet a minimum Duration Score of 100 at 12-months, 95.00 at 24-months, and 90.00 at 36-months.

### \*Champions Club Qualification Requirements

*Agents, General Agents and Special Producers will qualify with 150,000 CHIPs*, and must have a minimum of 16 issued-and-paid cases during the qualification period.

Minimum persistency requirements (measured by Duration Scores) must be met for Champions Club qualifications as of January 31, 2011, and must meet a minimum Duration Score of 100 at 12-months, 97.50 at 24-months, and 92.50 at 36-months.

**\*The number of Champions Club qualifiers is limited to the top 100 qualifying agents (Domestic and International combined) based on CHIPs points.**

### Managers

#### Sales Conference Qualification Requirements

*Managers, defined as Executive General Agents (EGA) and Managing General Agents (MGA) with at least five agents contracted with National Western Life will qualify with \$450,000 of annualized issued-and-paid life premium (5% of paid annuity premium will be credited towards life qualification up to a maximum of 25% of the total life requirement) or \$7,125,000 of issued-and-paid annuity premium.*

Managers must have a minimum of 16 cases written by agents they have recruited with NWL®. Contracts and the policies must be issued-and-paid during the qualification period.

Minimum persistency requirements (measured by Duration Scores) must be met for Sales Conference qualifications as of January 31, 2011, and must meet a minimum Duration Score of 100 at 12-months, 95.00 at 24-months, and 90.00 at 36-months.

#### Champions Club Qualification Requirements

*Managers, defined as Executive General Agents (EGA) and Managing General Agents (MGA) with at least five agents contracted with National Western Life will qualify with \$900,000 of annualized issued-and-paid life premium (5% of paid annuity premium will be credited towards life qualification up to a maximum of 25% of the total life requirement) or \$9,500,000 of issued-and-paid annuity premium.*

Managers must have a minimum of 32 cases written by agents they have recruited with NWL® contracts and the policies must be issued-and-paid during the qualification period. Minimum persistency requirements (measured by Duration Scores) must be met for Champions Club qualifications as of January 31, 2011, and must meet a minimum Duration Score of 100 at 12-months, 97.50 at 24-months, and 92.50 at 36-months.

## Qualifying Products

**LIFE:** Whole and term life products allow 100% credit of the annualized issued-and-paid premium. Universal Life allows 100% credit of the annualized issued-and-paid target premium and 5% credit for excess premium. Single premium Universal Life (NWL® MAXWealth) allows 14% credit of issued-and-paid target premium. NWL Lifetime Returns Select® allows the following credit of the issued-and-paid target premium: 14% of Single Premium, 55% of 5 Pay Premium and 85% of 10 Pay Premium. **ANNUITY:** Annuity products allow 100% credit of 1st year issued-and-paid premium.

## Additional Information

Life and Annuity policies issued on the agent or the agent's immediate family do not qualify. Immediate family members are defined as spouse, child, parent, brother, sister, grandparent, grandchild, and in-laws in the same categories.

Qualifiers must be under active contract through the 2010 Sales Conference trip dates. No substitutions will be allowed, nor cash paid in lieu of attendance. National Western Life reserves the right to change the site or dates. The qualifier may bring one guest. This guest may not be another agent licensed by the company.

Premium will determine sales conference qualification only. Other agent incentive programs will be based on individual specific qualification criteria. Attendance at the sales conference will be by invitation only. Only those agents who receive a formal invitation and are in good standing with the company at the time of the sales conference will be allowed to attend. An invitation to a couple includes air travel and accommodations for two. Married agents will be invited as a couple, regardless of individual contracting or qualification status.

Duration Score Qualification will be determined as of January 31, 2011. Because the Internal Revenue Service of the United States considers the costs incurred at sales conferences to be additional income to the producer, the Company must report these expenses as taxable income. Qualifiers may wish to consult their tax advisor in advance.

## SALES CONFERENCE - LAS VEGAS

As often as you might have seen it on TV or in a movie, nothing can prepare you for your first sight of Las Vegas. The skyline is unmistakable, a collage of the Statue of Liberty, a giant lion, a pyramid, a sphinx, and bright glittering buildings. The casinos themselves offer themes that evoke romance, mystery, and far-away destinations as well as nonstop action and sound. Las Vegas is a true original; there is no other place quite like it. It's the whole package. With erupting volcanoes, five-star dining, fascinating magic acts, designer shops, fabulous light shows, and extraordinary entertainment – it's a desert Disneyland for old and young alike. Las Vegas is about fun. Yes, it's noisy and chaotic. But, in its own way, Vegas is every bit as amazing as the nearby Grand Canyon, and every bit as much a must-see. It's one of the Seven Wonders of the Artificial World. And everyone should experience it at least once.

Sales Conference qualifiers will stay at Encore Las Vegas - a distinct resort destination with its own repertoire of all suites accommodations, culinary offerings, and leisure activities. Central to Encore's fanciful and intimate atmosphere are sunlit corridors with flowering atria and sprawling pools visible from throughout the property. Natural light floods the resort to reveal vibrant butterflies, signature mosaics, textured environments, and elegant detailing. The entire property is simply gorgeous.

## CHAMPIONS CLUB - SCOTTSDALE

National Western Life is pleased to host Champions Club qualifiers to the "Valley of the Sun." Scottsdale is located in central Arizona just east of Phoenix and offers historic sites, nationally known art galleries, and quaint shops. Old Town Scottsdale has the look of the Old West, and 5th Avenue is known for shopping and Native American jewelry and crafts stores. Cross onto Main Street and enter a world frequented by the international art set (Scottsdale has the third-largest artist community in the United States). Discover more galleries and interior-design shops along Marshall Way. It has preserved its Western roots while becoming one of the fastest growing cities in Arizona. Visitors come from around the world to experience this mix of Old West values and contemporary luxuries.

The Four Seasons Resort Scottsdale at Troon North will host us, and it is a destination within itself. Located on a 40-acre nature preserve, high in the Sonoran Desert, rooms are spread across 25 Southwestern-style casitas, with heart-stopping views of the stunning scenery. The Four Seasons boasts one of the Valley's most dramatic settings and a hiking trail to nearby Pinnacle Peak Park. The resort is perfect for those wanting to explore the desert on foot or simply relax and enjoy the serene surroundings.

