



Ireland 2012 | June 2-8, 2012

An exciting agent travel incentive from EquiTrust Life Insurance Company®

Qualifications:

- Eligible Products: WealthSure Life™ and WealthMax Bonus Life™
- Production Requirements:
 - \$500,000 – Advisor Cabinet: Ireland trip with qualified guest
 - \$1 million – Distinguished Advisors: stateroom suite, private reception, recognition and more
 - \$2 million – Top of the Cabinet: 2-day extension, stateroom suite, private reception, recognition and more
- Eligible Life Policies:
 - Applications received between February 1, 2011 and December 31, 2011
 - Policies issued by January 31, 2012
 - Policies must be in-force on March 31, 2012

Additional Rules:

- One qualification per agent.
- No combination of sales among multiple agents. Agents in partnerships must qualify individually. Qualification credit given only to the writing agent(s) on a policy. Split cases count per split.
- Trip awards are not transferable
- Premium for policies issued on the agent or agent's immediate family do not qualify.
- Credit will not be given for premiums coming directly or indirectly from EquiTrust Life contracts.
- No substitutes allowed. No financial or other consideration for non-attendees. No cash alternatives to this program will be offered.
- Licensed life agents actively appointed with EquiTrust Life are eligible to qualify unless otherwise limited by their supervising firms or contest rules.
- Principals and employees of marketing organizations are not eligible.
- Trip consists of two round-trip airfares from the nearest major airport, hotel accommodations (double occupancy), special amenities and some company-sponsored activities. Ground transportation to and from residence and airport is not included. Qualifiers may bring one guest (21 or older). No buy-ins for additional guests.
- Participation is by invitation only. Invitations are extended at the sole discretion of EquiTrust Life.
- Qualifiers must attend on stated dates. Travel restrictions may apply.
- Trip extensions are allowed. Coordination of all extensions from Shannon Airport must be handled by EquiTrust Life's travel agency; accommodations at other locations may be arranged by the qualifier. Any costs associated with the trip extensions or upgrades are the sole responsibility of the qualifier.
- Qualifiers must be active and in good standing at the time of the trip to attend. They must exemplify the highest standards of ethical and professional conduct, and maintain a record free from compliance and market conduct issues.
- Trip "fair market value" is reported as income to the qualifier; 1099s will be issued. Federal/state income tax incurred as a result of attending the trip is the responsibility of the qualifier. It is suggested that participants consult their tax advisors in regard to tax treatment.
- Costs in excess of "fair market value" of this trip shall be the sole responsibility of the participant.
- In the event the qualifier does not plan to attend after registration and airline ticketing, proper notice must be received in advance to avoid penalties.
- EquiTrust Life reserves the right to alter or end this program at any time, including changes to the site and travel dates, and holds sole discretion in the handling of issues not outlined in these rules.

For more information, call EquiTrust Life Sales Support at **800-811-9733** or visit the Agent Website: **EquiTrust.com**

Products not available in all states. Policies may vary by state. Policies issued on form series ETL-ISWL-2000(01-10) with Rider ETL-ADBR(05-10) and ETL-IUL-2000(08-10) with riders ETL-ROP(08-10), ETL-PBR(08-10), ETL-FPW(08-10) and interest/index accounts ETL-1YRINT(08-10), ETL-1YRP2PCAP(08-10), ETL-1YRMC(08-10), ETL-2YAVGCAP(08-10). Both products are issued by EquiTrust Life Insurance Company, West Des Moines, Iowa. **For Producer Use Only.** AC11-ETL-IT-1019

