



## 2012 Conference of Champions

You don't need to wait to begin qualifying for a fantastic conference. Beginning immediately – your Conference of Champions Credits could qualify you for a potentially tax-free trip (if you attend all scheduled meetings) to the Fairmont Orchid, your connection to the spectacular Kohala Coast, where you'll find jet black lava rocks from centuries old volcano eruptions in contrast with vast white sand beaches.

Dive into a different kind of adventure as you attend our business meetings! Sessions designed to add value to your business and reward you for excellence! When you qualify to attend this by-invitation only conference, you can look forward to an exceptional Hawaiian experience!

<b>Qualifying Period:</b>	January 1 – December 31, 2011
<b>Travel Date:</b>	April 22 – 26, 2012
<b>Destination:</b>	<a href="#">Fairmont Orchid Resort</a> Kohala Coast, Big Island of Hawaii
<b>Qualification Requirements:</b>	90,000 Conference of Champions Credits <a href="#">View Full Requirements</a>

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LR 11369

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## 2012 Conference of Champions for Individual Producers

### Qualification Requirements: 90,000 Conference of Champions Credits

Start reviewing your sales plans now so you can qualify for the 2012 Conference of Champions. Please be sure to review the Production Requirements and Rules. If you have any questions about the 2012 Conference of Champions, Production Requirements, or any of our products, please call our Sales Desk at 800-906-3310. One of our marketing representatives will be happy to assist you.

1. Your 2012 Conference of Champions Credits will be based upon the total of your personal paid annualized target Life sales and Annuity sales (traditional fixed and fixed indexed annuities only) from 1/1/11 – 12/31/11. Each individual producer must meet the qualification requirements, regardless of date contracted, set forth in Section 2 below. A minimum of six (6) qualifying policies must be sold to be eligible.

2.

2011 Product Weightings	
Product Type	Awarded Conference of Champions ("COC") Credits
\$1 of LSW SPDA or Single Sum Dump-in Premium	= 0.06 COC Credit
\$1 of LSW 1st Year Annualized Annuity Flow Premium*	= 0.25 COC Credit
\$1 of LSW Target UL, Whole Life, and/or Term Premium	= 1.00 COC Credit

\* Paid by salary reduction/deduction payments and/or monthly bank draft

3. The term "individual producer" refers to any person appointed as an agent of Life Insurance Company of the Southwest (LSW), except those specifically excluded below: a) agents contracted through NLFA or ValuTeachers; b) agents contracted through Organizations who have opted out, with prior written permission, from participating in the Conference of Champions; or c) any other agent/organization determined at a future date to be ineligible .
4. Excluded LSW Products/Sales Limitations
  - a. All variable products
  - b. Life premium in excess of Target
  - c. Unallocated group annuities
  - d. Sales from SureRate 2 and RetireMax Secure products
  - e. Annuity sales in excess of \$1,000,000 of SPDA premium on a single life or 22,000 in 1st year annualized flow on a single life
  - f. Any other product or sale amount of which we advise you prospectively
5. Conference of Champions Credit is awarded to the agent(s) whose signature and number(s) are shown on the application. We reserve the right to adjust Conference of Champions Credits for case size, family or controlled business, or for any other unusual circumstances.
6. Producers with life insurance persistency at December 31, 2011 of less than 65% in either of the following 2 periods: from October 1, 2008 through September 30, 2009 or October 1, 2009 through September 30, 2010 may not receive any credit for 2011 life insurance sales.
7. Conference of Champions Credits will be applied pro-rata to any adjustments to commissionable premium or commission rates.
8. Conference of Champions Credits are awarded in the year in which the policy is paid. No credits are given for sales that are "Not Taken." A deduction of credits may occur in the current or subsequent year if the

premium on which an award is based is not collected, is refunded for any reason, and/or the commission on a policy is wholly or partially charged back. The Company will use its records to determine qualifications and make all judgments regarding applicable business.

9. There is no cash alternative or substitution in lieu of the Conference of Champions.
10. If you hold a Securities license, you will need to consult with your Broker-Dealer to see if you are eligible for invitation to the Conference of Champions, based on your LSW annuity and life sales.
11. You must be a producer actively writing with LSW, eligible to participate, and in good standing to receive an invitation. LSW reserves the right to determine eligibility based on company records, and attendance is by invitation only.
12. Invitation to the Conference of Champions is for the Qualifier and a guest.
13. Awards are taxable according to IRS Rules and a 1099 will be issued, to the extent applicable.

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Independent Financial Alliance is a distribution division of Life Insurance Company of the Southwest (LSW), Dallas, Texas.

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