

Rules (continued)

sound reasons, we will welcome a relative of the qualifier who is at least age 18.

14. Air travel reservations must be made through Assurity's selected travel representative. Any additional pre- or post-extension for air travel, which changes the cost of travel for the Conference dates, will be at the qualifier's expense. Any change of itinerary, which incurs a change fee or an additional cost of the ticket, will be at the qualifier's expense. Any pre- or post-Conference arrangement for rooms must be handled between the qualifier and Assurity's selected travel representative and is dependent upon room availability.
15. Any expense other than airfare incurred during travel by qualifier and spouse/guest to the Conference site, including airport parking, meals while en route to Conference, mileage to airport from home, any hotel expense the night before or after departure, etc., will be at the qualifier's expense.
16. Conference qualifications and guidelines cannot be modified, except in writing by a senior officer of Assurity. Continuation of future Leaders' Conferences is at the discretion of Assurity.

Note: These rules supersede any and all prior rules or agreements for Leaders' Conference qualification. All rules are at the discretion of Assurity and may be modified to meet changes that may occur during the qualification period. The decision of Assurity on any interpretation of these rules shall be conclusive.

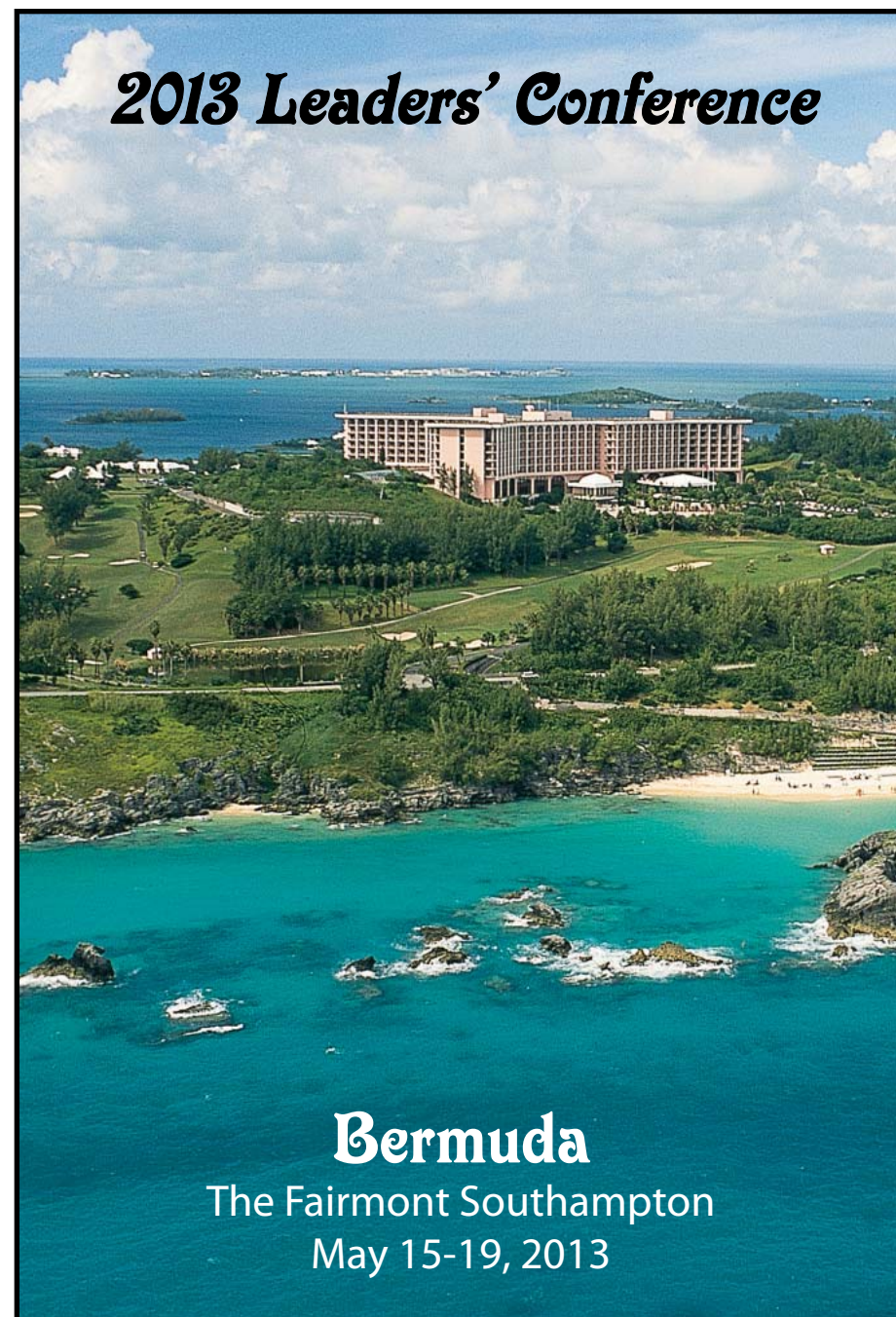


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Qualification Rules for
Assurity | iGROUP

2013 Leaders' Conference Qualification Rules

Assurity | iGROUP

Qualification Period

Dec. 1, 2011, through Dec. 30, 2012.

Eligibility

Agents and marketing organizations contracted with Assurity through iGROUP are eligible to qualify for the 2013 Leaders' Conference.

A qualifier who is invited to attend the Leaders' Conference may invite a spouse, a family member or a guest approved by the company to attend at the company's expense. Office staff, clerical support and/or other producers/distributors are not approved guests for Leaders' Conference attendance.

Pro Rata Requirements

Hierarchy Production				
Contract Date	Jan. 2012 or before	Feb. 2012	Mar. 2012	Apr. 2012 or later
NMO	\$420,000	\$385,000	\$350,000	\$315,000
Marketing Production				
MO	200,000	183,333	166,667	150,000
Personal Production				
Agent	\$65,000	\$59,583	\$54,167	\$48,750

Rules

1. Principals of marketing organizations may qualify by either personal or hierarchy production, but qualifying for both still only qualifies one attendee. Those with a \$420,000 qualification requirement may qualify a second attendee by producing \$840,000 and a third attendee at \$1,260,000 subject to home office approval.
2. Qualification is based on gross annualized premium credits, which is the first mode premium projected to an annual basis. (Adjustments are made for reissues and replacements.)

All Assurity products are credited at 100 percent, **except** SPWL, annuities, VER and UL premium in excess of target premium, which are credited at 6 percent.

3. Business must be issued and placed. Canceled business will be deducted from gross annualized premium total.
4. Qualifying premium cannot be transferred or assigned.
5. If an individual or agency moves from one contract level to another during the qualification period, and they have qualified for Leaders' Conference prior to this level change, they will remain qualified. If not yet qualified when contract level changes, the qualification requirement will be pro rata at the old level and pro rata at the new level.
6. An individual being contracted in 2012 will have a pro rata requirement based on contract start date. However, if the start date is April 1, 2012 or later, they must meet at least 75 percent of the full requirement.
7. If a Marketing Organization meets the qualification requirement for the contract that it holds, the principal of that organization may select an individual to attend on his/her behalf, subject to home office approval.
8. Attendance is by invitation only.
9. Qualifiers must hold a current contract and be in good standing, with Assurity at the time of the Conference to be eligible to attend.
10. An adult guest may not be another licensed agent unless he/she is qualifier's spouse/significant other.
11. Qualification for Leaders' Conference is not redeemable for cash or other remuneration. There is no cash equivalent or other award if a producer does not accept an invitation to the Leaders' Conference.
12. A 1099 will be issued to all Leaders' Conference attendees (qualifier and spouse/guest) for the fair market value of the trip. Costs incurred by Assurity for qualifier's and/or spouse/guest's non-attendance will be shown as earnings to qualifier, such as reserved room, airfare or any other items unable to be canceled.
13. The following items are included for qualifier and spouse/guest only:
Airfare – a roundtrip ticket from designated gateway cities in the U.S. converging at a hub airport for travel to Bermuda, four nights lodging, hosted meals and hosted activities. If a qualifier does not have a spouse or significant other, or when such person cannot attend the meeting for

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