

A large, stylized '30' in a metallic orange-gold color with a 3D effect. The '0' is particularly large and loops around the word 'Celebrate'. The background is a dark gold with numerous bright, radiating lines of light emanating from behind the '30', creating a starburst or sunburst effect.

30 Celebrate

FAMILY HERITAGE LIFE 1989-2019
OUR PAST, PRESENT, FUTURE

2019 Incentives,
Awards & Recognition

What's Inside?

Recruiting.....3

- Recruiter Cash Bonus
- Quick Start Cash Bonus

Training.....4

- License Reimbursement
- Sales Academy Reimbursement
- Fundamental Interactive Training

Family Heritage Life Leadership Academy.....5

- Leadership 101 — New Agents to FHL
- Leadership 201 — Agency Builder Track
- Leadership 301 — Management Track
- FHLMasters — Agency Owner Track

Bonuses.....6

- Career Track Stock Bonus
- Monthly Bonuses

Recognition.....8

- I Dare You!
- Growth Circle
- Publications
- Annual Awards / Bahamas Qualification
- Lifetime Achievement Awards
- Torchmark Achievement Awards

Meetings & Trips..... 14

- Chicago: July 3 – July 6, 2019
- Bahamas: January 9 –12, 2020

2019 Sales Calendar..... 19

Incentive Summary..... 20

Recruiter Cash Bonus

EARN \$500 WHEN YOUR RECRUIT produces a cumulative of **\$5,000 NAP in his/her first 4 weeks.**

- Earn this bonus by helping your Recruit get up to speed quickly.
- This bonus will be paid for a 2019 Recruit through the January 2020 sales month.

Quick Start Cash Bonus

RECRUITS EARN \$1,000 by producing at least \$10,000 cumulative NAP during their first 4 weeks with Family Heritage Life.

Bonus will be paid when **\$10,000 NAP is achieved during the first 4 weeks and after completing four FIT modules.**

- No Split Business is applicable.
- The eligibility period for the Quick Start Bonus is the **first 4 weeks** commencing when the first new business is submitted and processed.
- This bonus will be paid for a 2019 Recruit through the January 2020 sales month.



RECRUITING TERMS

Personal Recruit – A Recruit who is generally sourced through a happenstance meeting or relationship, not through a professional source or posting.

Field Recruit – A type of Personal Recruit sourced while in the field selling.

Direct Recruit – A Recruit who was credited directly to the agent. This could have come from a personal or professional source.

Team Recruit – A Recruit of the Agency Builder or anyone on his/her team.

Agency Recruit – A Recruit of the Agency Owner or anyone in his/her agency.

License Reimbursement

ALL NEW SALES PROFESSIONALS RECRUITED IN 2019 will be reimbursed for expenses necessary to obtain their insurance license, including:

- State Required Class
- License Test Fees
- Background Checks
- Resident State Appointment Fees

These expenses will be reimbursed when the Sales Professional reaches \$50,000 Net Annualized Premium (NAP) in the first 12 months with Family Heritage Life.



Sales Academy Reimbursement

SALES ACADEMY EXPENSES FOR NEW SALES PROFESSIONALS RECRUITED IN 2019 will be credited **\$50 per \$800** of NAP. Applicable expenses include airfare or auto and hotel expenses incurred to attend one of our National Sales Academies. This incentive will be paid as a credit on the Sales Professional's account to offset actual travel and hotel charges. Those who drive to Sales Academy will be eligible to receive in reimbursement:

0–99 miles: \$100	100–249 miles: \$150	250+ miles \$200
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7 day advance ticket price is required or the Agency Owner will pay the difference between the 7 day advance ticket price and the higher fare.

Fundamental Interactive Training



- FIT offers comprehensive, interactive sales and leadership training based on time-tested formulas of direct sales excellence.
- These 15 minute modules can accelerate your development by learning from the very best in our business, with **PROVEN** methods, **BEST PRACTICES** and **WINNING IDEAS** and **HOW TO's** that will help you go from **GOOD to GREAT!**

2019 Leadership Academy

HOW FAR WILL YOU GO? PLAN NOW!

Invest in your business and learn from Family Heritage Life's very best.



FHLA 101 — INTRODUCTION TO AGENCY BUILDING

Learn the fundamentals of sales, training, recruiting and Agency building. This course also includes a review and instruction on triple threat activities as FHL's best and brightest share what they know about the basics of building a team.

- Attendees:** Sales Professionals who meet the requirements and show a desire to advance their career.
Qualifications: Two Green-Outs **-OR-** \$25,000 NAP in last 6 months
Duration: 2 1/2 days of training
Dates: February 20–22 • July 22–24 • October 23–25

FHLA 201 — FUNDAMENTALS OF AGENCY BUILDING

Curriculum includes best practices and Agency Builder Model (ABM) principles in the areas of recruiting, training and field leadership as you continue to advance along the Career Track.

- Attendees:** Agency Builders who show proficiency and results from attending FHLA 101
Qualifications: Field Director and above **-OR-** Agency Builders with 25 total submitting Agent Professionals in the previous full quarter **-OR-** One Direct Recruit AND \$30,000 NAP in the previous full quarter.
Duration: 2 full days of training
Dates: February 18–19 • October 28–29

FHLA 301 — ADVANCED AGENCY BUILDING

Enhance your recruiting, leadership and business administration skills by modeling ABM principles to prepare for Agency Ownership.

- Attendees:** Successful Agency Builders who show proficiency and results from attending FHLA 101 and 201.
Qualifications: Market Director and above **-OR-** Three Direct Recruits AND \$30,000 NAP in previous full quarter.
Duration: 1 1/2 days of training
Dates: July 25–26

FHLA MASTERS — THE WAY TO AGENCY OWNER SUCCESS

The pinnacle of Leadership Academy, this course builds on the previous courses and delivers the highest level of training needed to become a successful Agency Owner.

- Attendees:** Agency Builders on track to becoming an Agency Owner
Qualifications: Invitation only through results
Duration: Semi-annually or as scheduled
Dates: TBD

To attend the FHLA you must meet minimum requirements and be approved by your Agency Owner and Division President. The Sales Professional will be responsible for their travel costs to re-attend a class and FHL will cover hotel and meals. All courses must be completed in progressive order. Discuss your leadership goals with your Agency Owner and apply on the Agent Portal or through the link provided on the FHL weekly email flyer.

Career Track Stock Bonus

HOW DO I QUALIFY?

1. Market Director and Regional Directors earn stock
2. Grow NAP and Submits over previous quarter*

*The growth qualifier does not apply to the 1st Quarter, 2019

EARN TORCHMARK STOCK

Quarterly Stock Bonus Amounts:

AGENCY BUILDER	STOCK BONUS
Regional Director	\$3,000
Market Director	\$1,500

Bonus determinations will be made based on the Career Track report. Awards will be deposited quarterly to a brokerage account in your name. There is no cash substitution.



***Field Train to Standard:** Field train a new Sales Professional in their initial training week, in accordance with ABM training standards, and the new sales professional writes a minimum of \$2,500 GAP.

Monthly Bonuses

EARN UP TO \$66,000 IN 2019!

MONTHLY CASH BONUS

	NAP	CASH BONUS	STOCK BONUS
Monthly Stock Bonus Qualifiers	\$100,000	\$5,000	\$500
	\$90,000	\$4,500	\$500
	\$80,000	\$4,000	\$500
	\$70,000	\$3,500	\$500
	\$60,000	\$3,000	\$500
	\$50,000	\$2,500	\$500
	\$40,000	\$1,500	\$500
	\$30,000	\$1,000	\$500
	\$20,000	\$500	
	\$10,000*	\$400	

*2019 Recruits Only

MONTHLY STOCK BONUS

Each month in which you earn a Monthly Cash Bonus at the \$30,000 level or above, you will earn \$500 of Torchmark Stock. This incentive is subject to the Quality Business Multiplier.

Guidelines for the Monthly Cash Bonus

- To receive 100% of the Monthly Cash Bonus or the 2019 Recruit Monthly Cash Bonus, you must produce business a minimum of three weeks during a four-week month and four weeks during a five-week month. 50% of the bonus is paid otherwise.
- Bonuses are calculated and paid based on the FHL calendar month.
- Some FHL calendar months are four weeks and some are five weeks.

RECRUIT MONTHLY CASH BONUS:*

A Recruit may earn any level of the Monthly Cash Bonus; however, the Recruit portion of the plan is only available for the first 3 months from the date the Recruit submits his/her first new business. The guideline for the calendar month applies.

*Eligibility for Recruit Monthly Cash Bonus

- The **Recruit** portion of the Monthly Cash Bonus is available to all Recruits who first submit business in 2019.
- Each Recruit will have the benefit of 3 full calendar months to earn a bonus. A Recruit, who begins in the middle or end of a month and still accomplishes the \$10,000 NAP in his/her first month, without meeting the 3 out of 4 or 4 out of 5 submission requirement, will earn the bonus.
- This bonus will be paid for a 2019 Recruit through the January 2020 sales month.

QUALITY BUSINESS MULTIPLIER

This incentive bonus may be increased or decreased based on quality of business. New agents will use a 100% A/T until a credible A/T is accumulated.

12 MONTHS A/T RATIO	QUALITY BUSINESS MULTIPLIER
120 and up	120%
100–119	100%–119%
80–99	80%–99%
Below 80	0%

30th Anniversary *I Dare You!*

BECOMING A SALES MASTER DURING OUR 30TH ANNIVERSARY ALLOWS YOU TO STAND OUT AMONG YOUR PEERS!

How? By earning the exclusive Sales and Leadership 30th Anniversary blazer! This custom made blazer is a symbol of honor that will **ONLY** be worn by our very exclusive Sales Professionals, Agency Builders and Agency Owners. Will you step up to the "I Dare You!" challenge?



QUALIFY DURING:
JANUARY 7 – APRIL 6, 2019
(13 weeks)

ALL Winners will receive the special edition custom made 30TH ANNIVERSARY BLAZER
Multiple time winners will also receive a custom made pin with the number of years earned.



30TH ANNIVERSARY BLAZER

Custom made 30th Anniversary Jacket with specially made buttons, lining and stitching with your name embroidered on the inside. Highest quality fabrics, materials and craftsmanship. Finely tailored Blazer made with a personal touch.

SALES PROFESSIONALS

\$60,000 NAP – "30th Anniversary Blazer"

AGENCY BUILDERS*

\$200,000 NAP and 3 Direct Recruits –
"30th Anniversary Blazer"

AGENCY OWNERS

13 **NEW** Agency Recruits in the
13 weeks – "30th Anniversary Blazer"

**No Split Hierarchy*

Weekly Recognition

Our sales levels are recognized weekly. We also recognize our agents who achieve strings of 3 weeks or more, starting at the Green Out level.

All Agents who obtain **30%** growth will earn a commemorative plaque at the end of the year.

GAP	RECOGNITION
\$30,000	30th Anniversary Eagle NEW
\$25,000	Soaring Eagle
\$20,000	Torchmark Eagle
\$15,000	Leaders Eagle
\$10,000	Flight of Eagle
\$7,500	Torch Week
\$5,000	Green Out Performance
\$2,500	Builder Week (New Agents)

Growth Circle

EXPECTATIONS

Growth over 2018 as a Sales Professional, Agency Builder or Agency Owner earns this prestigious designation:



20%



10%

You will be recognized at each Family Heritage Life meeting for contributing to our growth.

30 Celebrate
FAMILY HERITAGE LIFE 1989-2019
OUR PAST, PRESENT, FUTURE



Celebrate Our 30th Anniversary Annual Awards

Family Heritage Life awards the best of the best for the following achievements:

TOP PERFORMANCES

Striking awards are presented for the top performances.

- Sales Professionals
- Agency Builders
- Agency Owners
- Top Recruiters

All Annual Award Winners will earn **100%** of airfare, hotel and events for them and their guest.

BE AN ANNUAL AWARD WINNER AND JOIN US AT THE BAHAMAR RESORT IN THE BAHAMAS.

Annual Awards – Qualification Period – **December 17, 2018 – December 14, 2019**

ANNUAL AWARD CLUBS

An elegant award will be presented to our annual achievers.

TORCH CLUBS	RECRUITER		SALES PROFESSIONAL	AGENCY BUILDER	AGENCY OWNER*
Chairman's	Top 3 Direct	Top 1 Agency Owner	Top 10	Top 5	Top 3 Chairman's Club
President's	4–10	—	11–30	6–10	
Achiever's	11–15	2–5	31–50	11–30	4–10
Leader's Club	—	—	51–130	—	—

**Must qualify to attend the Annual meeting to be eligible for this award.*

HOW TO QUALIFY FOR BAHAMAR

CATEGORY	QUALIFICATION	NOTES
Top 130 Sales Professionals	Be one the top 130 Sales Professionals	Top 30 will receive a special Award
Top 30 Agency Builders	Ranked by NAP Highest to Lowest – Minimum 8 Direct Recruits	No Split Hierarchy
Top 15 Recruiters	Each Recruit must sell a minimum of \$5,000 NAP	Top 15 determined based on highest Recruit NAP
Agency Owners	Growth in NAP and Submits	

All winners will be invited on stage to receive an award.

The trip is for winners and one adult guest 18 or older. No additional attendees will be permitted.

Winners accommodations are based on double occupancy.

Lifetime Recognition

LIFETIME ACHIEVEMENT AWARDS

For those who exemplify consistency, a strong work ethic and the will and perseverance to continue their contribution through personal and team sales. These awards are the most coveted in our Company; recipients are recognized as the leaders, **the true Eagles** of Family Heritage Life. The Lifetime Achievement Awards are presented for cumulative sales.



	SALES PROFESSIONALS	AGENCY BUILDERS
Eagle Eye — Soaring like an Eagle keeping your eye on the goal, Family Heritage's most distinguished lifetime achievement award, which recognizes the elite achiever.	\$7,500,000 NAP	\$30,000,000 NAP
Spirit of the Eagle — The Company's most elegant and prestigious award, reserved for this ultimate achievement.	\$5,000,000 NAP	\$25,000,000 NAP
On Eagle's Wings — A masterful bronze eagle sculpture that has been handcrafted from the finest materials to give the eagle a lifelike appearance that celebrates your achievement.	\$4,000,000 NAP	\$20,000,000 NAP
Dawn of the Millennium — A spectacular rare eagle artistry commemorating this significant lifetime milestone.	\$3,000,000 NAP	\$15,000,000 NAP
Flight of Freedom — A beautiful Baccarat crystal sculpture recognizing this outstanding achievement.	\$2,000,000 NAP	\$10,000,000 NAP
Dead Aim — A signed and numbered bronze sculpture created by the world-renowned Frederick Shoop.	\$1,000,000 NAP	\$5,000,000 NAP
American Patriot — A brass-cast eagle with the "Where Eagles Dare" story inscribed on the front plate.	\$500,000 NAP	\$2,500,000 NAP

All Lifetime Achievement Award winners will be recognized annually at the mid year meeting.

Eagle Books

Achievement of an outstanding number of Eagle Performances is recognized by the Eagle Commemorative leather book with an engraved plate of achievement.

QUALIFICATIONS

Titanium Plate	300 th Eagle	Platinum Plate	100 th Eagle
Sterling Silver Plate	250 th Eagle	Gold Plate	75 th Eagle
Palladium Plate	200 th Eagle	Silver Plate	50 th Eagle
Copper Plate	150 th Eagle	Bronze Plate	25 th Eagle



2019 Torchmark Achievement Awards



Three affiliates compete for cash prizes and recognition in 2019:

2019 TOP SALES PROFESSIONAL — \$25,000 PRIZE

2nd Place Runner-Up – \$10,000 Prize

3rd Place Honorable Mention – \$5,000 Prize

Winners will be the top three producers with the highest net written premium of all three affiliates.

2019 TOP PERSONAL RECRUITER — \$25,000 PRIZE

2nd Place Runner-Up – \$10,000 Prize

3rd Place Honorable Mention – \$5,000 Prize

Winners will be the top recruiters with the most personal recruits of all three affiliates.

2019 LEGACY AWARD — \$25,000 PRIZE

Winner will be the Agency Owner who promotes the most new Agency Owners in the previous two calendars years. If there's a tie within a Company, no one wins in that year.



Growth Council

THE 2019 GROWTH COUNCIL'S MISSION is to advise Family Heritage Life in key areas that impact growth in Sales and Recruiting.

Growth Circle expectations:

- Show a track record of growth in Sales and Recruiting
- Display personal and professional leadership at all times
- Are team players and support all Family Heritage Life systems and campaigns
- Recruit quality people and operate an organization that writes quality business

Wall of Greats

PRESTIGIOUS AWARDS TO OUR SALES PROFESSIONALS, AGENCY BUILDERS, AND AGENCY OWNERS

for a record-setting sales performance.

TOP 10 PERSONAL SALES	TOP 10 PERSONAL ACHIEVEMENT	TOP 10 AGENCY OWNER SALES
GAP Week	\$10,000 GAP Weeks	GAP Week
NAP Month	I Dare You	NAP Month
1 st Year Sales	\$5,000 GAP Strings	Recruiting Year
NAP Year	Personal Recruiting	NAP Year
NAP Lifetime		NAP Lifetime

Board of Governors

FAMILY HERITAGE LIFE RECOGNIZES OUR PRESTIGIOUS BOARD OF GOVERNORS,

an advisory council appointed by FHL's President. These decision makers are the top producer in their state with a minimum annual production of \$200,000 NAP.

Lieutenant Governors

THE SECOND AND THIRD PLACE producers in each state with at least \$200,000 NAP earn special recognition and are also on the Advisory Council to the President.

Our Board of Governors and Lieutenant Governors receive a special medallion to recognize their state performance.

Publications

THE TORCH

Family Heritage Life's monthly and year-to-date newsletter announcing notable facts and recognizing our Sales Professionals, Agency Builders and Agency Owners.

THE BLAZE

A weekly progress report highlighting:

- Sales Professionals
- Agency Builders
- Agency Owners

OUR HERITAGE

Your quarterly magazine focused on Triple Threat activities.



Trainmore Automatic

STRING AN EAGLE during each Trainmore with at least \$10,000 Gross Annualized Premium and be recognized at the year-end National Sales Meeting.

Record Breakers

PRESTIGIOUS AWARDS to our Sales Professionals, Agency Builders, and Agency Owners for a record setting sales performance.

CHICAGO

JULY 3 – JULY 6, 2019

Meeting

EARNING A TRIP TO THE NATIONAL MID YEAR SALES MEETING is not only a personal honor, but also a rewarding trip for you and your family. The trip is filled with learning, fun-filled events, and a chance to get to know others in the FHL family. In 2019, Family Heritage Life will be traveling to **Chicago** for the Mid Year Meeting! We look forward to you and your family joining us there!

EARNING YOUR TRIP

Earn levels of your trips to **CHICAGO**:

LEVELS	TRIP AWARD	PERSONAL NAP	AGENCY BUILDER (No Split Hierarchy)	RECRUITS
4	Adult Guest Airfare	\$120,000	\$600,000 NAP + 5 Direct Recruits	26
3	Agent Airfare	\$90,000	\$450,000 NAP + 4 Direct Recruits	20
2	Hotel	\$60,000	\$300,000 NAP + 3 Direct Recruits	14
1	Daily Events	\$30,000	\$150,000 NAP + 2 Direct Recruits	6

- You may bring one adult guest. If two agents are married, the agent who has earned the highest level will be used. Agent's levels cannot be combined or used independently. *(A non-qualifying agent is not eligible to attend as a guest of a qualifying agent. Exception: If qualified agent's guest is their spouse.)*
- Levels will be combined for Personal NAP, Agency Builder NAP and Recruits.
- Qualification period is 20 weeks.
- To attend a meeting, you must achieve the minimum standard of **Level 1** during the qualification period.
- Agency Owners qualify through recruits only.

Example 1

	NAP / Recruits	Level(s) Earned
Personal NAP	\$40,000	1
Final Level Earned		1

Example 3

	NAP / Recruits	Level(s) Earned
Personal NAP	\$35,000	1
Agency Builder NAP	\$150,000 + 2 Direct Recruits	1
Recruits	6	1
Final Level Earned		3

Example 2

	NAP / Recruits	Level(s) Earned
Personal NAP	\$50,000	1
Agency Builder NAP	\$300,000 NAP + 3 Direct Recruits	2
Final Level Earned		3

Example 4

	NAP / Recruits	Level(s) Earned
Agency Builder NAP	\$600,000 + 5 Direct Recruits	4
Recruits	20	3
Final Level Earned	Maximum	4



FAMILY HERITAGE LIFE
MID-YEAR MEETING 2019

CHICAGO

HYATT REGENCY CHICAGO

JULY 3–6, 2019



JAN. 9–12, 2020

**GRAND HYATT
BAHA MAR**
NASSAU, BAHAMAS





FAMILY HERITAGE LIFE
MID-YEAR MEETING 2019

CHICAGO

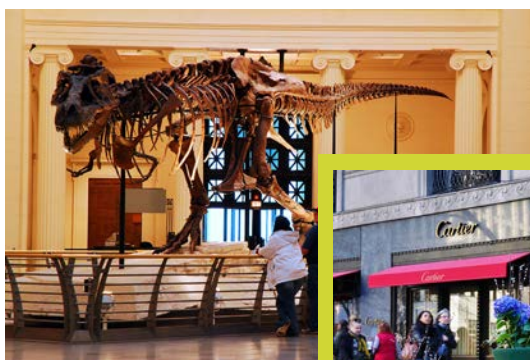
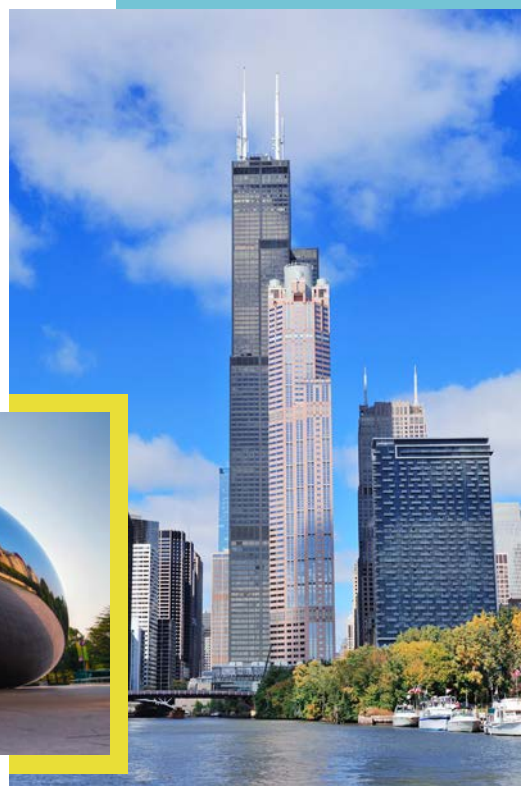
MID-YEAR MEETING

HYATT REGENCY CHICAGO, IL

Chicago is the third most populous U.S. city. It gets its nickname, "The Windy City," from the "lake effect" weather patterns of Lake Michigan. Chicago is second only to New York City in the number of visitors it receives both nationally and internationally.

The city enjoys a worldwide reputation as a focal point of 20th-century architecture and art. Want to get a bird's eye view? Visit the Willis Tower (formerly Sears Tower) sky deck. On a clear day, you can see 40 to 50 miles over four states. For another spectacular view, visit 360 Chicago, an observation deck on the 94th floor of the John Hancock Building.

For views at ground level, don't miss the Cloud Gate sculpture at Millennium Park, the Crown fountain and Lurie Garden. For an amazing photo op, check out the Art Deco Buckingham Fountain, one of the largest in the world, the Riverwalk, Lincoln Park and Wrigley Field.



If you're a museum hound, Chicago will not disappoint. Check out the Museum of Science and History, the Field Museum of Natural History, the Oriental Institute Museum and the Adler Planetarium and Shedd Aquarium.

And let's not forget shopping along the famous and fabulous Magnificent Mile!

Be ready to be dazzled by all Chi-town has to offer!



ANNUAL MEETING

GRAND HYATT BAHAMAS NASSAU, BAHAMAS

Welcome to Nassau! The city dominates the island of New Providence and its satellite, Paradise Island, connected by the Nassau Harbor Bridge. Nassau is known for beaches as well as offshore coral reefs, popular for diving and snorkeling. It retains many of its typical pastel-colored British colonial buildings, like the pink Government House.



Nassau has a rich colonial history and many structures dating from that era still stand. Check out Fort Fincastle, Fort Montagu and Fort Charlotte. Pirates of Nassau is a museum featuring a replica pirate ship and exhibits. Also of note are the Heritage Museum of the Bahamas and the National Art Gallery.



By far, the most popular and visited attraction is Atlantis on Paradise Island, world famous for its 9 pools, water park, golf course, spa, casino and the marine habitat, which winds in, around and through the resort. Atlantis is home to the largest open-air marine habitat in the world. It's truly an experience not to be missed.

But the real stars of the Bahamas are the sunshine and beautiful white and pink sand beaches, where you can enjoy reef snorkeling, jet skiing, banana boating, swimming, fishing, water skiing and other aquatic adventures as well as parasailing and horseback riding on the beach.

Whether you want to go-go-go or park yourself in a chair and bake in the sun, Nassau's got your number!

The Fine Print

2019 INCENTIVE GUIDELINES

Incentives, awards, bonuses, trips and meetings are available to “captive” sales professionals who are “active,” “in good standing” and writing quality business.

FAMILY HERITAGE LIFE RESERVES THE FOLLOWING “RIGHTS” INCLUDING, BUT NOT LIMITED TO:

1. All awards and incentives must be achieved within the spirit of the program.
2. All marketing distribution systems must meet Company persistency standards.
3. The determination of award winners will be based in order of Annualized Premium, A/T Ratio.
4. All cash bonuses will be applied to accounts if the personal debt to earnings ratio exceeds 8:1.
5. Agency Builder incentives may be based on multiple hierarchies and personal production. Family Heritage Life reserves the right to withhold Agency Builder production credit when minimum standards are not met.
6. To be eligible to receive the incentive for the mid-year and/or year-end meetings, the Sales Professional/ Agency Builder must attend the day of the National Sales Meeting. Winners will earn the incentive based on the levels achieved. Non-winners are responsible for their transportation, food, hotel and event costs for themselves and their guests. To be eligible to attend the Annual Meeting the Sales Professional/Agency Builder must be an Annual Award Winner. See page 10 for details.
7. $NAP = GAP \text{ minus Cancel-At-Issue}$. Cancel-At-Issue rates greater than 12% will be deducted proportionately from all incentives.
8. There are no substitutions for any awards. The prizes listed are the only value to be awarded.
9. Family Heritage Life reserves the right to discontinue, restructure or revise incentives as deemed necessary.
10. Personalized CASPER Reports will determine the quality standards for the payoff of all incentives.
11. Family Heritage Life may delay or reverse bonus payments due to business quality.

2019 Sales Calendar

Quarter Month	WK #	Week	Holidays	Sales Academy	Meetings/Webinars	Mid-Yr Mtg	Year End	Focus Week Outreach Program	Special Focus	WK #
1 st Quarter	January	1	17-Dec	✓		Chicago Qualification Period	Annual Award Winners Convention – Bahamas	Special Incentive		1
		2	24-Dec 12/25 Christmas Day	✗						2
		3	31-Dec 1/1 New Year's Day	✓ N						3
		4	7-Jan	✓				Trainmore 1		4
	February	5	14-Jan	✓ N						5
		6	21-Jan 1/21 MLK	✓						6
		7	28-Jan 2/1 Wear Red Day	✓ N				Trainmore 2		7
		8	4-Feb	✓	Agency Owner Meeting (02/05–02/08)				World Cancer Day 2/4	8
	March	9	11-Feb 2/14 Valentine's Day	✓ N					Heart Awareness Month	9
		10	18-Feb 2/18 President's Day	✓	TMK Achievement Awards (02/21–23) FHILA 201 (02/18–19) FHILA 101 (02/20–22)					10
		11	25-Feb	✓ N						11
		12	4-Mar	✓				Trainmore 3	March Mania	12
		13	11-Mar 3/17 St. Patrick's Day	✓ N						13
2 nd Quarter	April	14	18-Mar	✓						14
		15	25-Mar	✓ N	Growth Council (03/26–29)					15
		16	1-Apr	✓				Trainmore 4 – PPW		16
		17	8-Apr	✓ N	National Webinar (04/08)					17
	May	18	15-Apr 4/21 Easter	✓						18
		19	22-Apr	✓ N						19
		20	29-Apr 5/2 Nat'l Prayer Day	✓				Trainmore 5		20
		21	6-May 5/12 Mother's Day	✓ N						21
	June	22	13-May	✓						22
		23	20-May	✓ N	Agency Owner Webinar (05/24)					23
		24	27-May 5/27 Memorial Day	✓	Chicago Reg. Closes (05/27)					24
		25	3-Jun	✓ N				Trainmore 6		25
		26	10-Jun	✓						26
3 rd Quarter	July	27	17-Jun 6/16 Father's Day	✓ N						27
		28	24-Jun	✓						28
		29	1-Jul 7/4 Independence Day	✗	Chicago (07/03–07/06)					29
		30	8-Jul	✓				Trainmore 7	Knock Out	30
	August	31	15-Jul	✓ N						31
		32	22-Jul	✓	FHILA 101 (7/22–24) FHILA 301 (7/25–26)					32
		33	29-Jul	✓ N						33
		34	5-Aug	✓				Trainmore 8		34
	September	35	12-Aug	✓ N						35
		36	19-Aug	✓						36
		37	26-Aug	✓ N						37
		38	2-Sep 9/2 Labor Day	✓	Growth Council (09/03–06)				Life Awareness Month	38
		39	9-Sep	✓ N				Trainmore 9		39
4 th Quarter	October	40	16-Sep	✓	National Webinar (09/20)					40
		41	23-Sep	✓ N	Agency Owner Training Meeting (09/24–26)					41
		42	30-Sep	✓						42
		43	7-Oct	✓ N				Trainmore 10		43
	November	44	14-Oct 10/14 Columbus Day	✓						44
		45	21-Oct	✓ N	FHILA 101 (10/23–25)					45
		46	28-Oct	✓	FHILA 201 (10/28–29)					46
		47	4-Nov	✓ N						47
		48	11-Nov 11/11 Veterans Day	✓				Trainmore 11 FW – 30 th Anniversary		48
	December	49	18-Nov	✓ N						49
		50	25-Nov 11/28 Thanksgiving Day	✗						50
		51	2-Dec	✓ N						51
		52	9-Dec	✓				Trainmore 12		52

2020

Bahamas (01/09–01/12/20)

- ✓ Sales Academy held in Dallas for both B2B & C2C.
- ✓ N Sales Academy held in both Dallas and Nashville.
- ✗ No Sales Academy.

Incentive Summary

NEW AGENT START UP

License ReimbursementLicensing expenses paid for \$50,000 NAP

Sales Academy.....Expenses credited \$50 per \$800 NAP for: air, hotel, mileage

Quick Start Bonus.....Recruits earn \$1,000 for \$10,000 NAP and 4 FIT modules

RECRUITING

Recruiter Cash Bonus.....\$500 when Recruit produces \$5,000 NAP

AGENCY BUILDER

Career Track Stock Bonus.....Earn up to \$3,000 quarterly stock

PERSONAL SALES

Monthly Cash BonusEarn up to \$66,000 Monthly Cash and Stock Bonuses

Monthly Stock BonusEarn \$500 Torchmark Stock when you reach \$30,000 or more in Monthly Cash Bonus

TRIPS / TRAINING

Chicago / Bahamas4 Levels in 20 weeks / Annual Qualification

FHLA 101Two Green Outs -**OR**- \$25,000 NAP past 6 months

FHLA 201Field Director and above -**OR**- Agency Builders with 25 total submitting Agents Professionals in the previous full quarter -**OR**- One direct recruit AND \$30,000 NAP in the previous full quarter.

FHLA 301Market Director and above -**OR**- Three direct recruits AND \$30,000 NAP in previous full quarter.

FHLA Masters.....Invitation only through results

TOP RECOGNITION

I Dare You (13 Weeks)

Sales Professionals\$60,000 NAP

Agency Builders.....\$200,000 NAP and 3 Direct Recruits

Agency Organization.....13 Agency Recruits

This is only a summary, please refer to the details of the 2019 Incentive, Awards and Recognition booklet.