



We've made it easier than ever to qualify!

Qualifying for Conference of Champions just got easier. We have shifted from a Production Credits standard to a Conference of Champions ("COC") standard*, and by using a new sales weighting, your life and annualized premium sales will be even more beneficial as you strive to qualify for our extravagant 2011 trip to Hawaii. Many producers who did not qualify in previous years will now have a better chance to make the trip through

life and flexible premium sales. SPDA sales weightings have not changed.

The new qualifying production requirement is 90,000 Conference of Champions Credits. This piece should be a helpful guide to understanding how the new weightings are used and how the new Conference of Champions qualification standards are determined.

Qualification Requirement: 90,000 Conference of Champions Credits

2011 Product Weightings		
Product Type	Awarded Conference of Champions ("COC") Credits	Amount of 1st year annualized sales needed to qualify
\$1 of LSW SPDA or single sum dump-in premium	= 0.06 COC Credit	\$1,500,000
\$1 of LSW 1st Year Annualized Annuity Flow Premium*	= 0.25 COC Credit	\$360,000
\$1 of LSW Target UL, Whole Life, and/or Term Premium	= 1.00 COC Credit	\$90,000

*Paid by salary reduction/deduction premiums and/or monthly bank draft.

Below is an example of a producer who did not qualify for the trip in 2010, but would qualify in 2011!

	Term/Target Life Premium	Annualized Premium	SPDA Premium	Convention Credits
2010 Totals For 2010 Production Credits	\$80,000 (x6=480,000)	\$71,840 (x4=287,360)	\$580,000 (x1=580,000)	1,347,360 (Did not qualify)
2011 Totals For 2011 "COC Credits"	\$40,000 (40,000 COC credits)	\$120,000 (30,000 COC Credits)	\$580,000 (34,800 COC Credits)	104,800 Qualified

Life Insurance Company of the Southwest™

*The new weighting does not apply to Performance Plus. For determining Performance Plus, the Production Credit standard will continue to be used. Please see the Performance Plus brochure for more details.

*By invitation only.

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