



THE 2026

Wellabe health agent invitational experience

DATES AND LOCATION TO BE ANNOUNCED

Qualification period is July 1,
2024, through Dec. 31, 2025

Invitations will be
based on production

Two ways to qualify:

- 1 | \$250,000 of total health production with a minimum of 50% underwritten mix for Medicare Supplement insurance and rolling 12-month lapse rate of 20% or less
- 2 | \$100,000 of total ancillary production (all products except Medicare Supplement insurance) and a rolling 12-month lapse rate of 20% or less

wellabe[®]

Medico[®]
A Wellabe Company

See back for details.

2026 Wellabe health agent sales conference rules

1. Qualifier and one adult guest are eligible to receive an invitation. All attendees must be 21 years or older.
2. Qualification period: Application must be dates between July 1, 2024, and Dec. 31, 2025.
3. Qualifying plans must be issued no later than Feb. 1, 2026.
4. All Medico* products are eligible.
5. All Medico product conversions/replacements are excluded from this program.
6. To qualify with total health production, agents must have \$250,000 of total health production with a minimum of 50% underwritten mix for Medicare Supplement insurance and rolling 12-month lapse rate of 20% or less.
7. To qualify with ancillary, agents must have \$100,000 of total ancillary production (all products except Medicare Supplement insurance) and a rolling 12-month lapse rate of 20% or less.
8. The value of the experience will be reports as income to the qualifier in accordance with the rules and regulations of the Internal Revenue Service. The qualifier will also be assessed the applicable income of their guest. To the extent that the value of any award will be included in the recipient's income, the recipient will be responsible for any taxes due. Agents may wish to consult a tax professional as to how this may affect them.
9. The experience is not transferable, nor can it be rescheduled or substituted or redeemed for cash payment.
10. This experience is limited to 30 qualifiers who accept the invitation. If the number of qualifiers exceeds the maximum number of invitations, the tiebreaker applies as follows:
 - a. Individuals that qualified based on total production and ancillary production receive invitation first (Example: Agent wrote \$125k in ancillary, and \$175k in Medicare Supplement. They could qualify in either circumstance.)
 - b. Overall highest taken rate receives invitations first
11. Attendees are required to attend all sponsored functions and/or events.
12. Each experience includes round-trip coach air transportation from designated gateway cities to Medico Experience destination on group program dates for two people; room and board accommodations (based on double occupancy); transfers on group travel dates; hosted group events that may include breakfasts, lunches, receptions, and/or dinners; and group activities.
13. Agents must remain in good standing and be actively contracted with Medico at time of experience.
14. By participating in this program, agents agree to release and hold harmless Medico, its affiliates, owners, employees, officers, directors, and agents from any and all liability for any injury, loss or damage of any kind arising from or in connection with award eligibility or participation. This release shall include actual, special, incidental, consequential, or punitive damages connected in any way with eligibility and participation in this program.
15. The laws of the state of Iowa shall govern the rules related to this award program. Participants consent to the resolution of any disputes solely through the alternative dispute resolution procedures outlined in any agent or distributor agreement that may be in place between the agent and Medico Insurance Company, Medico Corp Life Insurance Company, and Medico Life and Health Insurance Company.
16. Medico Insurance Company, Medico Corp Life Insurance Company, and Medico Life and Health Insurance Company further reserve the right to make any final adjustments to incentive amounts previously paid, based upon policy activity, such as cancellations, that would have made the policies ineligible. All incentive decisions made by Medico are final. This bonus is not transferable.
17. Medico makes final determination on bonus program eligibility and reserves the right to discontinue or amend this incentive program at any time.
18. As guests of Wellabe, all qualifiers and their guests are expected to conduct themselves in an appropriate manner, abiding by all local and federal laws and resort/hotel rules. Wellabe reserves the right to remove any qualifier and/or their guest from the program for inappropriate behavior, the determination of which shall be at the absolute discretion of Wellabe. Said qualifier and guest will be responsible for any costs incurred for a change in travel plans.

* Includes Medicare Supplement plans underwritten by Medico Insurance Company, Medico Corp Life Insurance Company, and Medico Life and Health Insurance Company.