



2027 CICA LIFE OF AMERICA STOCKHOLM CONVENTION RULES AND REGULATIONS

I. GENERAL

CICA Life Insurance Company of America (hereafter referred to as "CICA Life of America") is hosting a sales incentive program (the "2027 CICA Life of America Stockholm Convention") for all CICA Life of America producers (hereafter referred to as a "producer" or "You") who meet the eligibility requirements set forth below. These Rules and Regulations (the "Incentive Rules") set out all rules and qualifying requirements of the 2027 CICA Life of America Stockholm Convention. CICA Life of America has the sole discretion to interpret and apply the Incentive Rules; all clarifications or disputes will be determined by CICA Life of America. By participating, you agree that you have read, understood, and accepted these Incentive Rules.

Qualifying period: 12:01 AM Central Standard Time, January 1st 2026 to 11:59 PM Central Standard Time, December 31st 2026. Qualifying policies with effective date in the period mentioned above and fully paid before January 1st 2027. Policies with effective date January 1st 2027 and later do not qualify for the CICA Life of America Convention.

II. ELIGIBILITY

- To be eligible for the 2027 CICA Life of America Stockholm Convention, producer must meet the Reward Criteria specified in paragraph III below (the "Reward Criteria"), hold an active producer contract with CICA Life of America at both the qualification period deadline and on the date that the 2027 CICA Life of America Stockholm Convention convenes, and meet the minimum 70% retention rate of all policies during the qualification period (13- month IQA).
- This 2027 CICA Life of America Stockholm Convention is by invitation only.
- All qualifiers earn a Plus One Guest spot in the Convention. No additional guests are allowed unless pre-approved by CICA Life of America. Guests must be over 18 years old.

- Qualification is non-transferable. If producer is unable to attend, they are accepting to forfeit their qualification.
- When a self-pay guest is approved, CICA Life of America will provide written documentation of the approval. The guest is then responsible for the airfare and participation package payment prior to the convention.
- No minors under 18 years of age are allowed.
- Hotel reservations, airfare and ground packages are non-transferable and cannot be redeemed for their currency value.
- If for any reason the participant and/or guest cancels his/her participation, CICA Life of America is entitled to charge back any reimbursed amount relating to the convention.

III. PRODUCTION-QUALIFICATION CRITERIA

Presidents Club* Top 3 Agencies	Top 3 Agencies - Team Production Over \$3.0M in Premium (Net Production) Qualify for 1 (one) Extra Convention Night
Presidents Club* Top 5 Agents	Top 5 Agents - Personal Production Over \$200,000 in Premium (Net Production) Qualify for 1 (one) Extra Convention Night
Top 8 Agencies	Team Production \$2.0M in Premium (Net Production)
Top 15 Agents	Personal Production \$150,000 in New Premium Qualify for Standard Program (Net Production)

*Presidents Club Qualifiers: Represent the top 5 of the 15 standard agents qualifiers, and the top 3 of the 8 qualifying agencies. This does not create additional qualification spots.

To fully qualify at each level, retention rate of 70% is required. (13- month IQA).



THE REWARDS ARE AS FOLLOWS:

CICA Life of America will be responsible for the following: Round-trip airfare for the qualifying producer, as described on the invitation qualification letter from the airport closest to the producer's primary residence to the closest major airport to the 2027 CICA Life of America Stockholm Convention hotel; transportation between the 2027 CICA Life of America Stockholm Convention airport, the hotel and CICA Life of America sponsored events; Accommodations, meals, and entertainment as organized by CICA Life of America and all for a date to be specified by CICA Life of America in 2027.

Expenses incurred by the producer at their own discretion will be the sole responsibility of the producer. This includes but not limited to transportation from the producer's original location to their home airport; transportation between locations other than the 2027 CICA Life of America Stockholm Convention airport, hotel and CICA Life of America-sponsored events; visa/passport fees; room service; and in-hotel services.

IV. MISCELLANEOUS

CICA Life of America reserves the right to offer qualification promotions and bonus programs at its discretion.

Qualification is not transferable or valid for any other incentive program or for cash.

By participating in the 2027 CICA Life of America Stockholm Convention, you agree that CICA Life of America and its affiliates cannot be held liable for any damages or losses resulting from and during the 2027 CICA Life of America Stockholm Convention. Additionally, attendees are required to comply with all venue-specific rules and travel restrictions. Failure to adhere to these guidelines may result in removal from the event without a refund.

CICA Life of America reserves the right, at its discretion, to change the venue, dates of the meeting and/or cancel the event in its entirety without any compensation.

CICA Life of America, along with its affiliates, will not be held liable for any illnesses or injuries sustained

by the participants before, during, or after the program event. Additionally, CICA Life of America and its affiliates will not be responsible for the cost associated with Travel Health Insurance, nor will assume financial responsibility for trip interruptions or cancellations that occur outside of the company's control, including illnesses (such as, but not limited to, COVID-19) or any country entry restriction.

V. CODE OF CONDUCT FOR EVENTS & INCENTIVES

The Code of Conduct for Events & Incentives is designed to create a safe, respectful, and professional environment for everyone. All attendees are expected to treat others with respect and avoid any behavior that is discriminatory, harassing, or unsafe. If attendees observe dangerous situations or unacceptable behavior, please report it immediately to the event organizers. Participants must also follow any final decisions made by CICA Life of America regarding conduct issues. Unacceptable behavior includes harassment, intimidation, or the use of abusive language, as well as carrying weapons or substances that could endanger others, disruptive or lewd behavior. Attendees are responsible for their guests' behavior, violations may result in immediate expulsion from the event without warning or a refund.

By attending, participants consent to being filmed or photographed, and CICA Life of America reserves the right to use those images for promotional purposes.

Age Restrictions & Confidential Reporting

To keep the event safe and well-regulated, any unacceptable behavior should be reported immediately to the organizers. All reports will be kept confidential.