

Royal Caribbean Anthem of the Seas

Travel to Alaska with Transamerica
August 17-24, 2026

Transamerica Agency Network 2026 Leaders Conference

7-Night Alaskan Cruise

Qualification Period: January 1-December 31, 2025

Conference Dates: August 17-24, 2026

| | Autoqualifying Number | First Year Persistency | Renewal Persistency | Additional Qualifications |
|--|-----------------------|------------------------|---------------------|------------------------------|
| Insurance Reps | 120,000 | 76% | 90% | N/A |
| Associate Directors | 560,000 | 74% | 90% | N/A |
| Managing Directors: Total Core Production | 1,900,000 | 74% | 90% | 90% of Plan |
| Managing Directors: % of Plan | 115% | 74% | 90% | 750,000 Office Production |

Conference Credits: What counts?

Net placements from core contracts

Leaders Conference ring

Insurance Representatives and Directors can earn the Leaders Conference ring by qualifying for Leaders Conferences at the Leaders Club level or higher as outlined below. The Leaders Conference ring requirement is applied based on the individual's sales position at the time that the award is earned (December 31, 2025). In 2026 the required ring qualification credits will increase from four to five.

| | Ring Credit Qualification | Time Period |
|---------------------------|--|--|
| Insurance Representatives | 4 consecutive Leaders Conferences at Leaders Club or higher | Measured from conference end date (2022-present) |
| Directors | 4 of 6 consecutive Leaders Conferences at Leaders Club or higher | Measured from conference end date (2020-present) |

Leaders Conference diamonds

After obtaining the Leaders Conference ring, diamonds can be added to it by meeting certain milestones. Upon qualifying for 10 conferences, including the four to earn the ring, one diamond is added to the ring. An additional diamond is added each time an individual qualifies for two additional Leaders Conferences, up to a maximum of four total diamonds.

In the year that an individual qualifies for his/her 18th Leaders Conference, he/she receives a commemorative watch that reflects the culmination of a successful career with Transamerica Agency Network.

Persistence: Insurance Representatives and Directors with first year or renewal persistency below the amounts stated below are not eligible for the conference.

Insurance Representatives

A minimum of 76% first year persistency, which is waived if you were assigned to the position after September 30, 2024. A minimum of 90% renewal persistency, which is waived if you were assigned to the position after September 30, 2024, or if you have less than 150,000 renewal APIF as of December 31, 2025.

Directors

74% first year persistency on December 31, 2025, or a twelve (12) month average first year persistency of 74% or higher. This requirement is waived if you were assigned to the position after September 30, 2024. A 90% renewal persistency is required on December 31, 2025, or an average renewal persistency during conference qualification of 90%.

- Promotions of on-target Insurance Representatives and Directors during the last two (2) months of the conference period will be given a conditional conference invitation.
- Excessive lapses and refunds/non-placements in January 2026 and February 2026 will be reviewed.
- If two qualifiers are tied for ranking, first year persistency will be the tie breaker.

- Qualifiers must have an active employee contract with Transamerica Life Insurance Company and be in good standing with the company at the time of the trip.
- Transamerica Agency Network will be the sole authority in determining qualifying participants. The trip is not transferable. If the qualifier cannot attend the trip, no other compensation will be offered.
- Persons that qualify in multiple categories can only earn the trip for two (2) persons and only ONE (1) cabin.
- Transamerica reserves the right to modify, change, or cancel the trip and/or qualifications at any time.

Conference Details: Included in the conference is round-trip airfare (coach class) subject to flight expense caps for two (the qualifier and a guest) and one (1) cabin for two (2) people. Not included in the conference are baggage fees, airport parking, mileage to/from your departing airport, meals while traveling, meals on your own, optional tours and activities not included in your program, extra bar charges, telephone calls, gift purchases, room services, movies, laundry, and any other items not specifically mentioned as "included."

Personally Producing Directors:

Managing Directors and Associate Directors can qualify as an Insurance Representative.

Must have an active contract in the role they qualify for.

Under current tax laws and regulations, gross income includes amounts received as prizes and awards. Accordingly, the value of your award/trip will be treated as additional compensation for purposes of any applicable tax reporting.

The Company reserves the right to determine winners and award prizes in its sole discretion.

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