

# 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

### Qualifications

	Auto Qualify Credits	First Year Persistency
Producers	120,000	76%

### Conference Credits: What counts?

Net placements from core contracts

### Leaders Conference ring

As an Independent Agent grows with Transamerica Agency Network, there is an opportunity for them to earn a Leaders Conference ring. To earn the ring, a producer must qualify for four Leaders Conferences.

**Persistency:** Independent Agents with first year persistency below 76% are not eligible for the conference. The minimum of 76% first year persistency is waived if appointed after September 30, 2024. Renewal persistency will be reviewed on a quarterly basis to determine conference eligibility. Excessive lapses and refunds/nonplacements in January 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 producer contract with Transamerica Life Insurance 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."
- **Appeals:** Conference appeals for qualification must be submitted by January 10, 2026. Appeals will only be considered for home office errors or delays during the most recent three month period. Errors and delays must be reviewed and submitted for review during the course of the qualification period. Leadership rankings cannot be appealed.

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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