

The spectacular greens and blues of ocean and sky, mountains looming on the horizon, rolling hills filled with thriving vineyards...rural charm... a slower, country pace...*Explore Sonoma* with Mutual Trust Financial Group at the 2012 Vanguard Conference, April 22–26, 2012 (April 21–26, Triple Crown Level), and you'll get a sense of Eden.



Mutual Trust Financial Group
Vanguard Conference 2012

Qualification Period: January 1, 2011 – December 30, 2011

Vanguard Conference: April 22 – 26, 2012 (4 nights)
The Fairmont Sonoma Mission Inn & Spa
Sonoma, California

Triple Crown Level: April 21 – 26, 2012 (5 nights—1 extra day and night)
1,000 cash allowance



Visualize the **Experience** today and let it lead you to **Sonoma** next year.

2012 Vanguard Conference & Triple Crown Level Qualifications

Sonoma, California (Vanguard Conference: May 3 – 7 • Triple Crown Level: May 2)

Marketing General Agencies

Vanguard Conference

Qualify for this conference through either of the following two methods:

Method 1: Agency NAC Production

Year*	Agency NAC
1	\$ 100,000
2	\$ 120,000
3+	\$ 140,000

Method 2: Personal Production

Meet Vanguard Conference qualifications through personal production at 3rd-year+ Writing Agent Level (\$65,000 NAC).

Triple Crown Level

Qualify for this level through either of the following two methods:

Method 1: Agency NAC Production

Year*	Agency NAC
1	\$ 150,000
2	\$ 175,000
3+	\$ 200,000

Method 2: Personal Production

Meet Triple Crown Level qualifications through personal production at 3rd-year+ Writing Agent Level (\$95,000 NAC).

General Agencies

Vanguard Conference

Qualify for this conference through either of the following two methods:

Method 1: Agency NAC Production

Year*	Agency NAC
1	\$ 70,000
2	\$ 80,000
3+	\$ 90,000

Method 2: Personal Production

Meet Vanguard Conference qualifications through personal production at 3rd-year+ Writing Agent Level (\$65,000 NAC).

Triple Crown Level

Qualify for this level through either of the following two methods:

Method 1: Agency NAC Production

Year*	Agency NAC
1	\$ 100,000
2	\$ 110,000
3+	\$ 130,000

Method 2: Personal Production

Meet Triple Crown Level qualifications through personal production at 3rd-year+ Writing Agent Level (\$95,000 NAC).

Writing Agents

Vanguard Conference

Qualify for this conference with:

Year*	Agent NAC
1	\$ 55,000
2	\$ 60,000
3+	\$ 65,000

Triple Crown Level

Qualify for this level with:

Year*	Agent NAC
1	\$ 75,000
2	\$ 85,000
3+	\$ 95,000

**A Year 1 Agency/Agent is an agency/agent with less than 19 months under contract at the end of the Conference qualification period.*

A Year 2 Agency/Agent is an agency/agent with more than 18 but less than 31 months under contract at the end of the Conference qualification period.

A Year 3 and Beyond Agency/Agent is an agency/agent with more than 30 months under contract at the end of the Conference qualification period.

Special Reminders

NAC: Basic Agent Level Net Annualized Commission

Production: At least 75% of requirement must be met through production of MTL Insurance Company® life and annuity products. Up to 25% of total qualification requirements can be credited from business produced through MTL Equity Products, Inc.

Qualification Period:
January 1 – December 30, 2011

Minimum Persistency: 85% Agency
36-Month Premium Persistency Rate

Minimum Paid Lives: 12

Conference Standings: Conference standings will be updated monthly at the Agent Web site.

General Agents: Co-General Agents need double the agency production requirements for both General Agents to qualify for either the Vanguard Conference or the Vanguard Conference and the Triple Crown Level.

Qualifications for both the Vanguard Conference and the Triple Crown Level include expenses for the qualifier and spouse or guest. All production from the General Agent's and Marketing General Agent's spouse is considered the personal production of the General Agent or Marketing General Agent.

It is company policy that the "guest" may not be a producer contracted with MTL Insurance Company®. A producer may not attend either conference unless he/she has qualified on his/her production, unless the producer is the qualifier's spouse.