



# PRESIDENT'S CLUB BAHAMAS

GRAND HYATT BAHAMA MAR  
MAY 19-23, 2025



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# 2025 President's Club Qualification Requirements

Start reviewing your sales plans now so you can qualify for the 2025 President's Club.<sup>1</sup> If you have any questions about the production requirements, or any of our products, please call our Sales Desk at 800-906-3310.

Class	Calendar Years of Service	Base Trip	
		Total Club Credits	Minimum Life Requirement
AI	Calendar Year 2024 Inexperienced	80,000	20,000
A & BI	Calendar Year 2024 Experienced & 2nd Calendar Year Inexperienced	105,000	25,000
B & C	2nd Year Experienced & 3rd Calendar Year	115,000	30,000
D & E	4th Calendar Year Under Contract and Beyond	165,000	40,000

## 4th Quarter 2024 Hires

Agents hired in the fourth quarter of 2024 will be measured as first-year hires, in their year of hire and in the entire calendar year of 2025. Fourth Quarter hires will be measured under the 2nd calendar year requirement in their 2nd full year under contract, (calendar year 2026).

## Club Credits

Club Credits are Sales Credits from the sale of Proprietary Life & Annuity Sales and all investment advisory fees through ESI, PLUS sales of non proprietary VA/VL (Variable Annuity and Variable Life). All business through ESI will be credited equally weighted at a 90% of GDC to comply with Regulatory Best Interest requirements.

## Sales Crediting Rate Chart by Product Line

(% of 1st year premium unless otherwise noted)

Product Type	Credit Weighting
1st Year Target/Term Whole Life <sup>2</sup>	100%
1st Year Excess Life Premium	3%
Flow and PIP Annuity Premium	25%
Fixed Indexed Annuity Premium	5%
Multi-Year Guaranteed Annuity Premium	3%
All GDC	90%

## Paid policy count requirement for President's Club is 6 policies Annually<sup>3</sup>

1. All eligible agents must meet the conference requirements in order to attend, nonqualified agents cannot be considered a guest of a qualifying agent. NLGroup reserves the right to determine eligibility based on company records, and attendance is by invitation only. We reserve the right to terminate or modify any bonus or incentive program at anytime. Credits may be adjusted if needed to comply with the Massachusetts Fiduciary Rule.
2. Based upon the total of your personal paid 1st year annualized target life sales. Credits are based on the lesser of the CTP or the AAP.
3. Qualifying policies include life and proprietary annuities. Split policy counts will be based on agent's application percentage.
4. Annuity sales in excess of \$2,000,000 of SPDA premium on a single life or \$100,000 in first year annualized flow on a single life will be capped. Only eligible securities product sales placed through Equity Services, Inc., One National Life Drive, Montpelier, VT 05604, 800-344-7437, may generate credits.