

20

20

20

20

20

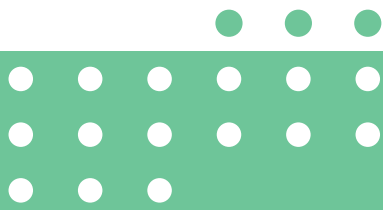
20

20

20



2022



2022 ROYAL BLUE CONFERENCE LA QUINTA RESORT & CLUB

Palm Springs, California - April 6-10, 2022

ENGAGE – NETWORK – GROW

GENERAL SESSIONS, FOCUSED WORKSHOPS AND INFORMAL NETWORKING PROVIDE:

- **ACTIONABLE IDEAS** FOR GROWING YOUR PRACTICE
- **ESSENTIAL INSIGHTS** INTO COMPANY, INDUSTRY AND MARKET TRENDS
- **HANDS-ON INTERACTIONS** WITH TECHNOLOGICAL ADVANCES
- **INNOVATIVE IDEAS** TO PROVIDE THE BEST SERVICE TO YOUR CLIENTS
- **NEW AND RENEWED RELATIONSHIPS** WITH COLLEAGUES ACROSS THE ENTERPRISE

YOU'LL COME AWAY WITH AN
ENHANCED UNDERSTANDING
AND A DEEPER SENSE OF
CONNECTION.





Nestled in the foothills of the rugged Santa Rosa Mountains is a hideaway known to celebrities for decades . . . Capra, Garbo, Gable, Hope, Crosby, Douglas. They flocked here to escape the limelight, to be pampered, catered to and inspired by the surrounding beauty and solitude.

La Quinta Resort and Club is the longest running resort in the Palm Springs area. It is also one of the most exclusive.



The resort features 90 holes
of championship caliber golf designed
by the world's most prominent
course architects.



• • • You'll also find a world-class tennis facility, and dozens of other activities and adventures awaiting you in the surrounding the Palm Springs area.

Or retreat to the spa for a true mind, body and soul healing experience.



QUALIFICATION REQUIREMENTS FOR THE 2022 ROYAL BLUE CONFERENCE

Qualification Period: January 1, 2021 – December 31, 2021

Fixed Life Method		
Eligible product sales: Penn Mutual fixed life sales		
Standard Qualification Threshold	Threshold	Provision
Standard	\$98,000 FYC and 4 Policies	N/A
Senior Qualification Threshold	Threshold	Provision
Senior	\$74,000 FYC and 4 Policies	Senior financial professionals must be 65 or older with 20 or more years of service and at least 10 past conference qualifications.
Loyalty Method Qualification Threshold	Threshold	Provision
Loyalty	\$74,000 FYC and 4 Policies	Financial professionals who have at least 20 years of service and have qualified at least 15 times for the Royal Blue Conference may qualify under the senior qualification threshold. This qualification method is only available to a financial professional once every five years. There is no age restriction associated with these criteria.

First Year Life Commissions are equivalent to approximately 50% of target premium.
All reports are tracked using First Year Life Commissions; not target premium.

Policy Count
Policies are defined as any proprietary fixed life policies that are initially paid for during the conference period of January 1, 2021 - December 31, 2021. For partial cases (e.g. where a financial professional shares a case with another financial professional), the financial professional will receive partial credit. For example, if two financial professionals share a case 50/50, each financial professional would receive 0.5 credits toward the fixed life policy count. Internal replacements will not be counted toward conference credits.

Conference Credit Calculation	
Penn Mutual Life Insurance Products	Paid First Year Commissions
Life Insurance Sales	50% of Target First Year Premium and 2.5% of Over Target First Year Premium

QUALIFICATION REQUIREMENTS FOR THE 2022 ROYAL BLUE CONFERENCE

Qualification Period: January 1, 2021 – December 31, 2021

Stacked Method

Achieve the Life Qualification Requirement for the 2022 Golden Eagle Conference AND the Life Qualification Requirement for the 2022 Royal Blue Conference and you will be eligible for an invitation to attend the 2022 Royal Blue Conference and the 2022 Golden Eagle Conference.

Disclosure

A valid appointment with Penn Mutual at the time of the sale as well as during the conference is required to qualify. Invitations to conference are non-transferable. Penn Mutual reserves the right to not extend an invitation to individuals for any reason.

©2021 The Penn Mutual Life Insurance Company, Philadelphia, PA 19172 www.pennmutual.com

QUALIFICATION REQUIREMENTS FOR THE 2022 ROYAL BLUE CONFERENCE

HTK

Qualification Period: January 1, 2021 – December 31, 2021

Life Method		
Eligible product sales: Penn Mutual fixed and variable life sales and variable life sales through HTK		
Standard Qualification Threshold	Threshold	Provision
Standard	\$98,000 FYC and 4 Policies	N/A

Emerging Financial Professional Qualification Threshold	Threshold	Provisions
Emerging Financial Professional or Completed Emerging Financial Professional Year 1	\$45,000 FYC and 12 Policies	Must be in Year 1 as an Emerging Financial Professional or a completed Emerging Financial Professional as of December 31 of the qualification year
Emerging Financial Professional or Completed Emerging Financial Professional Year 2	\$58,000 FYC and 12 Policies	Must be in Year 2 as an Emerging Financial Professional or a completed Emerging Financial Professional as of December 31 of the qualification year
Completed Emerging Financial Professional Year 3	\$71,000 FYC and 12 Policies	Must be in Year 3 as a completed Emerging Financial Professional as of December 31 of the qualification year
Completed Emerging Financial Professional Year 4	\$84,000 FYC and 12 Policies	Must be in Year 4 as a completed Emerging Financial Professional as of December 31 of the qualification year

Senior Qualification Threshold	Threshold	Provision
Senior	\$74,000 FYC and 4 Policies	Senior financial professionals must be 65 or older with 20 or more years of service and at least 10 past conference qualifications.

Loyalty Method Qualification Threshold	Threshold	Provision
Loyalty	\$74,000 FYC and 4 Policies	<p>Financial Professionals who have at least 20 years of service and have qualified at least 15 times for the Royal Blue Conference may qualify under the senior qualification threshold.</p> <p>This qualification method is only available to an a financial professional once every five years.</p> <p>There is no age restriction associated with these criteria.</p>

QUALIFICATION REQUIREMENTS FOR THE 2022 ROYAL BLUE CONFERENCE

HTK

Qualification Period: January 1, 2021 – December 31, 2021

First Year Life Commissions are equivalent to approximately 50% of target premium.
All reports are tracked using First Year Life Commissions; not target premium.

Policy Count

Policies are defined as any proprietary fixed and variable life policies that are initially paid for during the conference period of January 1, 2021 - December 31, 2021. For partial cases (e.g. where a financial professional shares a case with another financial professional), the financial professional will receive partial credit. For example, if two financial professionals share a case 50/50, each financial professional would receive 0.5 credits toward the fixed life policy count. Internal replacements will not be counted toward conference credits.

Conference Credit Calculation

Penn Mutual Life Insurance Products	Paid First Year Commissions
Life Insurance Sales	50% of Target First Year Premium and 2.5% of Over Target First Year Premium

Investment Method

Eligible product sales:
All variable life sales, including Penn Mutual companies
All variable and fixed index annuity sales, including Penn Mutual companies
Fees from advisory products and services
All other investment product Gross Dealer Concession (GDC)

Qualification Threshold

\$470,000 HTK Conference Credits

Conference Credit Calculator

All variable and fixed index annuity products (including Penn Mutual), investment advisory fees,
and all other HTK products, including all paid trails - credited as GDC

Variable life insurance products (including Penn Mutual), paid first-year commission and all paid trails

*Note: Penn Mutual proprietary annuity products use a GDC crediting methodology similar
to other annuity product sponsors.*

Example:

- Smart Foundation Prime VA (<Age 80) Option A: 7% GDC, 0% Trail
- Smart Foundation Prime VA (<Age 80) Option B: 4% GDC, .5% Trail
- Smart Foundation Prime VA (<Age 80) Option C: 2% GDC, 1% Trail

QUALIFICATION REQUIREMENTS FOR THE 2022 ROYAL BLUE CONFERENCE

HTK

Qualification Period: January 1, 2021 – December 31, 2021

Stacked Method

Achieve the Life Qualification Requirement for the 2022 Golden Eagle Conference **AND** the Life Qualification Requirement or the Investment Qualification Requirement for the 2022 Royal Blue Conference and you will be eligible for an invitation to attend both conferences.

Disclosure

A valid appointment with Penn Mutual and HTK at the time of the sale as well as during the conference is required to qualify. Invitations to conference are non-transferable. Penn Mutual reserves the right to not extend an invitation to individuals for any reason.

©2021 The Penn Mutual Life Insurance Company, Philadelphia, PA 19172 www.pennmutual.com