

Please Sign, Date and Return Your Invitation and Agreement

Return signed forms to neweraconference@neweralife.com.

Note: You cannot book your flight until signed agreement is returned. Once returned, you'll receive next steps for booking your flights.

2026 Winner's Circle

INVITATION AND AGREEMENT

July 20, 2026

In recognition of the special contributions that _____ ("Agent") has made to its recent business success, New Era Life Insurance Company ("Company") invites _____ (Agent) and _____ ("Guest") to participate in the following 2026 Winner's Circle in London, England ("Trip"):

The forgoing travel and other accommodations will be free of charge to Agent and approved Guest. In consideration of Agent's and Guest's acceptance of this invitation, Agent and Guest represent and warrant the following to the Company, its directors, officers, employees, affiliates and agents:

1. Agent and Guest are: (1.) at least eighteen (18) years of age; (2.) a citizen of the United States of America; (3.) competent to manage his/her own affairs; (4.) in possession of a current and valid passport issued by the United States of America to the Agent and Guest and that said **passport meets the expiration date requirements necessary to travel throughout the entire Trip**; (5.) is aware of all the rules and requirements governing domestic travel; (6.) is fully authorized under applicable laws and regulations to travel within the United States and all other jurisdictions encompassed by the Trip; and **(7.) are or will be compliant with all terms and conditions set out in this Invitation and Agreement.**
2. Agent and Guest understand that, in connection with the Trip, the Company had purchased and will purchase from third parties various travel services, including air, ground and other transportation, hotel accommodations, certain food services, and the like ("Services"). These purchases are for the benefit of Agent and Guest and as a reward for Agent's past contribution to the Company's business. The Services paid for by the Company but unused by Agent and Guest will be the Company's property. The Company is not a seller of the Services, makes no warranty in respect to them and has no responsibility or liability to Agent, Guest or anyone else for their performance or any part thereof, for their quality or otherwise.
3. Agent and Guest understand that the Services are a bonus from the Company to the Agent. **The Company has no responsibility for any accident, illness, sickness, disease, injury, confiscation, detention, criminal act, tax, fee, expense, loss or other consequence that may occur or accrue** to the

AGENT INITIAL _____ **GUEST INITIAL** _____

Agent, Guest or any other person as a result of, or in connection with, the Trip or the Services, any defect or deficiency in them or Agent's or Guest's acceptance of them.

4. Agent and Guest understand that, except as provided herein, Agent and Guest will bear his/her own costs in making and completing the Trip.
5. Agent and Guest understand that the Company **(1.) prohibits the practice of “proselyting or recruiting” agents already appointed with the Company for personal gain, and (2.) prohibits the discussion of agent contracts and or commission schedules at all times during the Trip. Any such activity is regarded as “inappropriate behavior” and may result in automatic disqualification from future agent incentive trips with the Company, or in extreme cases, termination of appointment with the Company.**
6. **NO-SHOW AND CANCELLATION POLICY:** Considering the expense of the Trip, let it be known that New Era Life Insurance Company will take action to acquire lost expenses due to no shows and cancellations. Late arrivals and early departures from the Trip will be considered a no show. **Agent understands that their commissions/wages will be charged for the full amount of airfare, lodging and any other pre-paid Trip expenses and Services, for both himself/herself and their Guest.** No-shows or cancellations are not counted when there is a crisis beyond the Agent's or Guest's control. The decision of the Company on any interpretation of a “crisis situation” shall be final and conclusive.
7. **INFECTIOUS DISEASE & PREVENTION: Agent and Guest understand and acknowledge that travel involves risks.** Those risks include possible exposure to and contraction of illness from infectious diseases such as, but not limited, to COVID-19. **While rules and personal discipline may reduce the risk, the risk of serious illness and death does exist. Agent and Guest therefore agree as follows:**
 - A. I knowingly and freely **assume all such risks related to illness and infectious diseases**, such as COVID-19, even if arising from the negligence or fault of the Company; and
 - B. I hereby knowingly **assume the risk of injury, harm and loss** associated with the Trip, including any injury, harm and loss caused by the negligence, fault or conduct of any kind on the part of the Company; and
 - C. I agree to obtain and complete all immunizations required by authorities governing travel, prior to departure; and
 - D. I agree to be willing to submit to a body temperature scan at any time determined by the Company or authorities governing travel; and
 - E. I agree to adhere to “masking” and “social distancing” requirements established by local or governing authorities, venues and the Company; and
 - F. Agent and Guest agree that should either be exposed to, test positive, or become ill from an infectious disease, Agent and Guest will safely quarantine in a location so as to minimize or

AGENT INITIAL _____ **GUEST INITIAL** _____

prevent the risk of transmission of the illness or infectious disease to any other Agent or Guest;
and

- G. Agent understands that any misrepresentation or violation of the above, or as written herein, for either himself/herself or their Guest, will result in automatic disqualification from any future Company sponsored trips, incentive trips, conferences and the like.

Agent and Guest must stay the full duration of the Trip, arriving on September 10, 2026 and departing September 15, 2026.

***All Guests are subject to approval by home office's executive team. All Guests must be at least eighteen (18) years of age.**

Please sign, date, and return by July 24, 2026.

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AGENT

GUEST

Print Name Legibly

Print Name Legibly

Agent Signature

Guest Signature

Date

Date

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AGENT INITIAL _____ **GUEST INITIAL** _____