

INCENTIVES

Olé 2025

May to August

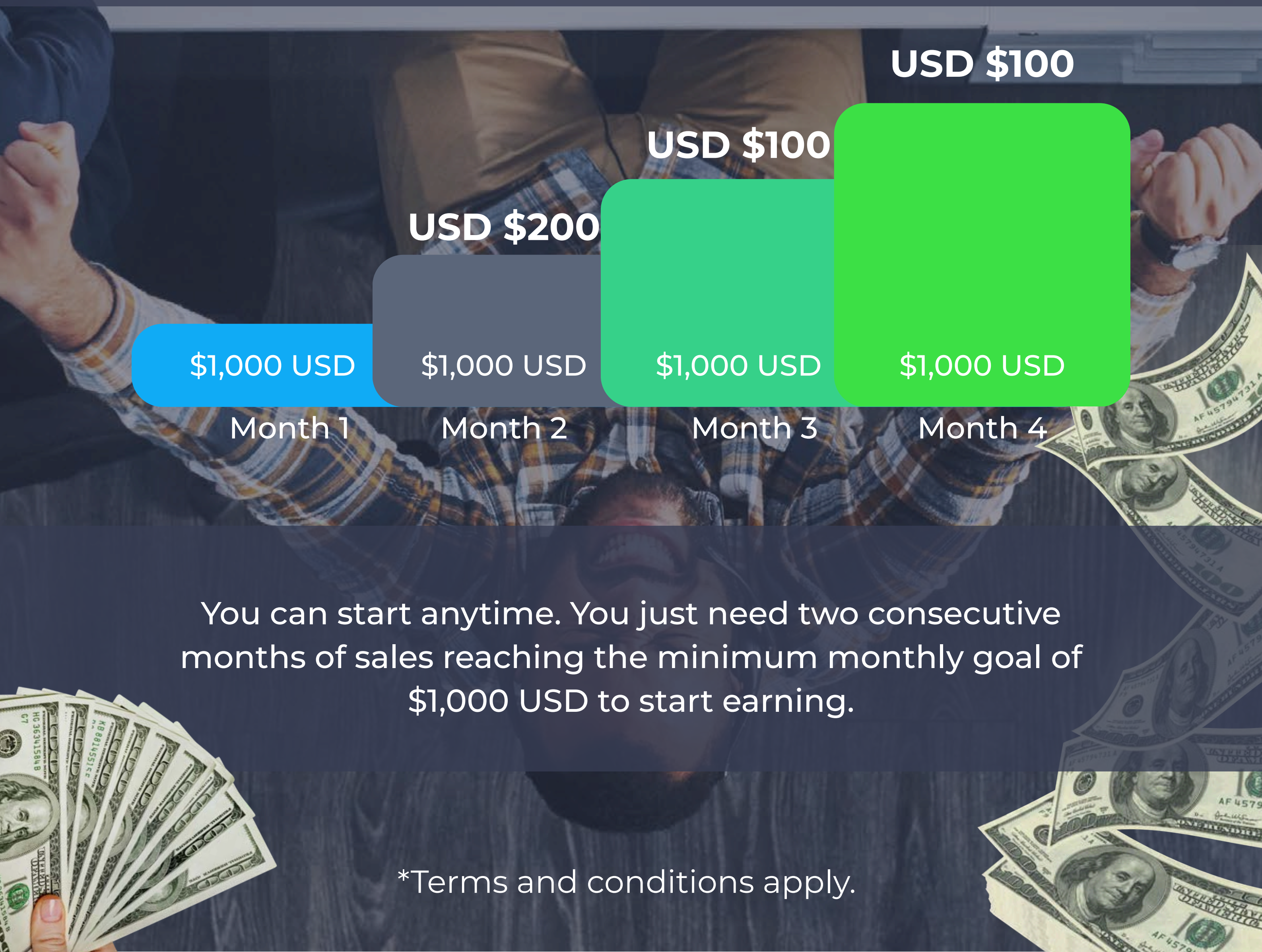




Keep your streak going, maintain consistent sales and earn

Accumulate \$1,000 USD in activated annualized premiums every month **and win.***

Period of eligibility:
From May 1st to August 31st, 2025



You can start anytime. You just need two consecutive months of sales reaching the minimum monthly goal of \$1,000 USD to start earning.

*Terms and conditions apply.



Get ready for our new destination:

An unforgettable cruise experience in the Caribbean

Period of eligibility:
From May 1st to August 31st, 2025

Advisor
Annualized premium

Individual Shared room	\$20,000 USD
Individual Single room	\$25,000 USD
Double	\$30,000 USD

Agency
Annualized premium

Individual	\$100,000 USD
Double	\$120,000 USD

*Terms and conditions apply.



CRUISE Express

Upon completing your 4-month streak, in addition to the \$400 USD bonus, \$5,000 USD will be deducted from your goal.

Period of elegibility:
From May 1st to August 31st, 2025

Advisor	Traditional	Express
Individual Shared room	\$20,000 USD	\$15,000 USD
Individual Single room	\$25,000 USD	\$20,000 USD
Double Advisor	\$30,000 USD	\$25,000 USD

Annualized premium

*Terms and conditions apply.

Olé is now officially part of MDRT!

Your Olé production now counts toward qualifying for one of the most prestigious recognitions in the industry

Period of eligibility:

From January 1st to December 31st, 2025

	Member	Court of the Table	Top of the Table
MDRT Membership	\$65,000	\$172,000	\$343,000
MDRT Membership + Annual Event Ticket	\$78,000	\$206,000	\$411,000
MDRT Membership + Annual Event Ticket + Transportation	\$90,000	\$240,000	\$480,000

*Total minimum premium 2025.

*Reward via reimbursement.

*Amounts in USD.

*Terms and conditions apply.



TERMS AND CONDITIONS

OLÉ STREAK

This program recognizes advisors who maintain consistent monthly new sales with at least \$1,000 USD in annualized premium. Incentives will be awarded as follows:

- \$200 USD starting with the second consecutive month of sales.
- \$100 USD for each consecutive month thereafter in which a minimum annualized premium of \$1,000 USD is reached in the month.

The maximum incentive amount from May 1 to August 31, 2025, is \$400 USD per advisor.

You can start anytime. You just need two consecutive months of sales reaching the minimum monthly goal of \$1,000 USD to start earning.

Qualification period: May 1 to August 31, 2025

Terms and conditions:

- **Eligibility:** All new policies activated between May 1 and August 31, 2025, will be counted. Policies must be new; renewals or previously canceled policies are not eligible. The advisor must have an active contract with Olé at the time of payment. Only direct sales under their code will be included.
- **Validation Criteria:** Total monthly sales must meet a minimum annualized premium of \$1,000 USD. Sales must be consistent month-over-month. If the minimum requirement is not met in a month, the countdown for the \$200 USD incentive will be reset. Only new policies active at the close of each month will be considered.
- **Validity Period:** This program is valid from May 1 to August 31, 2025. Sales made outside of this period will not be considered when calculating the incentive.
- **Payment Method:** Incentive payments will be made by transfer in US dollars (USD) to the account registered at the end of the incentive period. These payments will be subject to verification of compliance with the established conditions.
- **Exclusions:** Personal policies, lapsed policies, or policies in a grace period are not included.
- **Modifications and Cancellations:** Olé reserves the right to modify or cancel the program at any time, with prior notice to participants.



TERMS AND CONDITIONS

CARIBBEAN CRUISE

Terms and conditions:

- All new policies activated between May 1 and August 31, 2025, will be counted. The advisor and/or agency must have an active contract with Olé at the time of the event.
- Qualifying Policies: Qualifying Easy Term and Master Term policies must remain active from the qualification closing date until the event start date. Personal policies, lapsed policies, and grace period policies are not included.
- Individual Grading and Accommodation: All individual grading will be assigned in shared rooms with another assessor who has achieved the same goal. A single room will only be awarded if the assessor meets the established goal for a single room.
- Advisor or Agency Qualification: Qualification can be as an advisor or as an agency. To qualify as an advisor, only direct sales under your code will be included. To qualify as an agency, qualified advisors must be subordinate to your immediate structure. An advisor or agency may only qualify under one of the aforementioned schemes.
- Portfolio Persistence: The advisor must maintain 85% portfolio persistence for a period of more than one year until the end of the qualification period.
- Grade Transferability: Grades are non-transferable and non-substitutable. If for any reason the person being graded cannot attend, they may not designate another person or receive payment in exchange for their grade.
- Expense Responsibility: Olé will cover attendees' expenses for airfare (reimbursed up to the maximum amount defined by Olé), transportation, lodging, food, and activities specified in the official event agenda. All expenses incurred outside of the program will be the participant's responsibility.
- Modifications and Cancellation: Olé reserves the right to modify the conditions, approve or reject the attendance of qualified advisors and/or their guests, and/or to cancel the event without prior notice and without any compensation.
- There will be no overflow seats available for this event. Attendees must notify any cancellations at least 60 days in advance of the event to avoid penalties.



TERMS AND CONDITIONS

CRUISE EXPRESS

Terms and conditions:

- All new policies activated between May 1 and August 31, 2025, will be counted. The advisor and/or agency must have an active contract with Olé at the time of the event.
- Qualifying Policies: Qualifying Easy Term and Master Term policies must remain active from the qualification closing date until the event start date. Personal policies, lapsed policies, and grace period policies are not included.
- Individual Grading and Accommodation: All individual grading will be assigned in shared rooms with another assessor who has achieved the same goal. A single room will only be awarded if the assessor meets the established goal for a single room.
- Advisor or Agency Qualification: Qualification can be as an advisor or as an agency. To qualify as an advisor, only direct sales under your code will be included. To qualify as an agency, qualified advisors must be subordinate to your immediate structure. An advisor or agency may only qualify under one of the aforementioned schemes.
- Express Goal: \$5,000 will be deducted from the traditional goal for advisors who complete the Olé Streak from May 1 to August 31, 2025.
- Portfolio Persistence: The advisor must maintain 85% portfolio persistence for a period of more than one year until the end of the qualification period.
- Grade Transferability: Grades are non-transferable and non-substitutable. If for any reason the person being graded cannot attend, they may not designate another person or receive payment in exchange for their grade.
- Expense Responsibility: Olé will cover attendees' expenses for airfare (reimbursed up to the maximum amount defined by Olé), transportation, lodging, food, and activities specified in the official event agenda. All expenses incurred outside of the program will be the participant's responsibility.
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