



Come aboard for the

ULTIMATE VOYAGE

SPRING 2028 CARIBBEAN CRUISE

Qualify From July 1, 2026 – December 31, 2027

EARN 230 POINTS... AND YOU'RE SETTING SAIL FOR THE TROPICS!

BREAKDOWN

Life Insurance: 1 point per & 1,000 AP

Annuities: 1 point per \$15,000 AP

Individual Medical: 1 point per 4 lives

Medicare Plans: 1 point per \$3,000 or 2 apps

Ancillary: 1 point per \$1,000 AP

Group Medical: 1 point per \$15,000

QUALIFICATION EXAMPLES

HEALTH AGENT

Health 440 Lives = 110 pts

Life \$60k AP = 60 pts

Ancillary \$60k AP = 60 pts

TOTAL = 230 Points

LIFE AGENT

Life \$175k AP = 175 pts

Annuities \$825k AP = 55 pts

TOTAL = 230 Points

MEDICARE AGENT

Med Apps (260) = 130 pts

Med Supp \$120k AP = 40 pts

Life/Ancillary \$60k AP = 60 pts

TOTAL = 230 Points

Your Cruise Experience Includes...



A 7-NIGHT CRUISE FOR TWO ADULTS



ALL-INCLUSIVE FOOD & DRINKS
throughout your voyage.



LIVE ENTERTAINMENT
including music, spectacular shows,
comedy, and more.



ONBOARD AMENITIES
like pools, a casino, spa, shopping,
fitness center, and daily activities.



EXCITING SHORE EXCURSIONS
and unforgettable destinations.



RELAXATION AT EVERY TURN
with breathtaking ocean views, fresh
salt air, and plenty of time to unwind.

...and more!

Invitation includes qualifier and one adult guest. Trip includes air transportation to the departing cruise terminal. Destination is subject to change. All Empower Brokerage production will receive credit, but credit may vary by carrier. Qualification requirements are for agents contracted at "street level." All agents contracted under hierarchy General Agent or higher will have point requirement adjustments based on management contract. General Agent requirement factor is 1.5 and MGA is 2.0. Attendance is by invitation only and Empower Brokerage has final decision on all invitations. Agent must be in good standing with the company to receive an invitation.