



TRANONTTM
CHANGE LIFE

L.E.A.D. Fall 2019 Incentive Contest Terms and Conditions & Official Rules

1. **ELIGIBILITY:** L.E.A.D. Fall 2019 Contest (the “Campaign”) is only open to legal residents of the fifty (50) United States, the District of Columbia, Puerto Rico or Canada who are eighteen (18) years of age or older and are an active Tranont Associate at the time of the Campaign. Employees of the Campaign sponsors and their respective parent companies, affiliated companies, subsidiaries, sponsors, advertising agencies and third-party fulfillment agencies and their respective employees, officers, directors, successors and assigns as well as the immediate family (spouse, parents, siblings, and children) and household members of each such employee are not eligible to enter. The Campaign is subject to federal, state, and local laws and regulations and is void where prohibited.
2. **AGREEMENT TO OFFICIAL RULES:** Participation in the Campaign constitutes participant’s full and unconditional agreement to and acceptance of these Official Rules and the decisions of iMoney Tools, LLC dba Tranont (“Tranont”), which are final and binding. Earning a prize is contingent upon fulfilling all requirements set forth herein.
3. **CAMPAIGN PERIOD:** Points can be earned starting October 1, 2019 12:00 AM MST and ending December 31, 2019 11: 59PM HST.
4. **HOW TO ENTER:** All active Tranont Associates will be eligible to win. Associate point totals earned during the Campaign period will be counted and verified by Tranont. The opportunity to win is increased by the number of individual points earned. Points shall be earned in the following ways:
 - 500 points Complete your Blue Number Meeting (1)
 - 200 points Become licensed with Tranont Life as a Referring Agent
 - 0.31 point/
policy point Refer or write a life policy and it closes (2)
(your name must be on the split form)
 - 0.25 point/
policy point Refer or write an annuity and it closes (2)
(your name must be on the split form)
 - 750 points Preregister for the April Salt Lake City Convention on or before October 20, 2019 (3)
 - 500 points Preregister for the April Salt Lake City Convention on or after October 21, 2019 (3)
 - 750 points Preregister for the April Salt Lake City Convention during new Associate sign-up (3)
 - 200 points Direct sponsor of yours pre-registers for the April Salt Lake City Convention (3)
 - 20 points Open line Diamond registration for the April Salt Lake City Convention (4)
 - 2000 points Achieve 2500 or more CP volume in a month during the Campaign
 - 1500 points Achieve 1500-2499 CP volume in a month during the Campaign
 - 750 points Achieve 1000-1499 CP volume in a month during the Campaign
 - 250 points Achieve 200-999 CP volume in a month during the Campaign
 - 500 points Autoship between the 1st and the 7th of the month (5)
 - 250 points Autoship between the 8th and the 15th of the month (5)
 - 350 points Personally sponsor a new Associate with 100 PV in the calendar month that they join
 - 100 points Personally sponsor a new Associate with less than 100 PV in the calendar month that they join
 - 1500 points Per rank advancement between October 1, 2019 and December 31, 2019 (6)



1. To qualify for points, Associates must make and keep the Blue Number appointment through getmyblue.com with one of the Tranont Life Wealth Specialists (as deemed so by Tranont Life). If the meeting is scheduled with an agent outside of getmyblue.com or with an agent that is not considered a Wealth Specialist (as deemed so by Tranont Life), points will not be granted. The Associate must be present and engaged in the process as well as moving toward and be part of a plan of action (dynamic savings plan or the like). Purchasing a policy is not required to earn points. If married, both parties must attend the Blue Number meeting together, only one meeting per household will count for the one time points, points will not be split or transferred. If the appointment is canceled for any reason points will not be granted, appointments are given on a first-come, first-serve basis for availability. If you are unable to attend an appointment before December 31st, you will not receive points. Points will only be given to Associates who are attending a Blue Number Meeting (also known as; financial analysis and or CNA) for the first time. No exceptions will be made.
 2. In order to receive life policy or annuity policy points, Associates must be licensed with Tranont Life, their name must be on the split form, and the policy must close. All points will be given based on "paid to grid," not the target premium. Points from FGL, ANICO policies are calculated at .31% of the paid to grid points. All annuity points are calculated at .25% of the paid to grid points. Tranont Life reserves the right to determine "value" and "points" on life and annuity policies.
 3. Personal preregistration points for the April Salt Lake City Convention will only be given once per Associate position.
 4. Positions under Diamond rank are eligible for open line registration points only.
 5. Points for date of autoship will be awarded only once during the Campaign.
 6. Rank advancement points will be rewarded for each advancement earned during the Campaign. Rank advancement is calculated on the first business day following the work month. Points awarded for rank advancements will be announced the beginning of January 2020.
5. PRIZES: The Winners of the Campaign (the "Winners") must earn a minimum of 7,500-9,999 points during the Campaign and will qualify for a four (4) days and three (3) night stay in Cabo San Lucas, Mexico. The Winners that earn at least 10,000-14,999 points will qualify for a four (4) days and three (3) night stay in Cabo San Lucas, Mexico plus airfare to and from Cabo San Lucas, Mexico. The Winners that earn over 15,000 points will qualify for a four (4) days and three (3) night stay in an upgraded suite in Cabo San Lucas, Mexico plus airfare to and from Cabo San Lucas, Mexico. The top 10 point earners will qualify for a four (4) days and three (3) night stay in Cabo San Lucas, Mexico, airfare, plus an exclusive excursion while in at the destination. The specifics of the prize shall be solely determined by Tranont. The prize is non-transferable and has no redeemable cash value. Any and all prize-related expenses, including without limitation any and all federal, state, and/or local taxes, shall be the sole responsibility of Winners. Airfare includes standard cabin ticket. Winners may upgrade to a higher ticket at his/her own personal expense. Prizes do not include the any costs or expenses incurred by Winners other than those outlined herein. Excursions, souvenirs, gifts, food and other costs not specifically mentioned are not covered in the prize. No substitution of prize or transfer/assignment of prize to others or request for the cash equivalent by Winner is permitted or will be accepted.



- In the event of a tie, the Winners will be decided by the total points for the month before the beginning of the campaign.
 - Winners must have a valid passport at time of the L.E.A.D. Fall 2019 Campaign Trip.
 - Only one position can win per household. Each Associate position counts as one person. Points between positions cannot be combined or transferred. If competing between Tranont Life and Tranont, the position with the most points will only count toward the Campaign and all other exclusions apply.
 - A winning position will be offered their reward for one person and one guest. Any responsibility or cost associated with additional guests, such as children (which includes, but is not limited to, the cost of travel, lodging, food, and transportation) lay solely with the Winners of the incentive.
 - Winners must be active Associates, in good standing (as defined by the Associate policy manual) throughout the duration of the competition and travel period to qualify. Contest attendees who are later deemed as not having been in good standing may be found responsible for costs and damages to Tranont and disqualified for the prize.
 - Points earned are no guarantee of winning a prize. Tranont reserves the sole right to select winners based on its discretion.
6. SELECTION OF WINNER: The top ten (10) Winners will be determined by highest verified point totals during the Campaign. Winners will be announced and notified prior to the event.
- POTENTIAL WINNERS ARE SUBJECT TO VERIFICATION BY TRANONT, WHOSE DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE CAMPAIGN. A PARTICIPANT IS NOT A WINNER OF ANY PRIZE UNLESS AND UNTIL PARTICIPANT'S ELIGIBILITY HAS BEEN VERIFIED AND ENTRANT HAS BEEN NOTIFIED THAT VERIFICATION IS COMPLETE.
7. Tranont is excited about the Cabo San Lucas, Mexico Campaign. Individuals who qualify for the award Campaign must accept and provide proof of passport forty-five (45) days prior to the event. Individuals who qualify and accept are responsible for the cost of the hotel room if they fail to attend the event.
8. PRIVACY AND PUBLICITY: Except where prohibited, participation in the Campaign constitutes a participant's consent to Tranont's use of his/her name, likeness, voice, opinions, biographical information, and state of residence for promotional purposes in any media without further payment, permission or consideration.
9. TERMS & CONDITIONS: Tranont reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Campaign should any act of nature, political unrest, virus, bug, non-authorized human intervention, fraud, or other cause beyond Tranont's control, corrupt or affect the administration, security, fairness, or proper conduct of the Campaign. Tranont reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the Campaign process or the operation of the Campaign or website or violates these Terms & Conditions. Tranont has the right, in its sole discretion, to maintain the integrity of the Campaign.
10. RELEASE AND LIMITATIONS OF LIABILITY: By participating in the Campaign, Participants agree to release and hold harmless Tranont, and their respective officers, directors, employees, and agents (the "Released Parties") from and against any claim or cause of action arising out of participation in the Campaign or receipt or use of any prize, including,



but not limited to: (a) any technical errors that may prevent an participant from participating; (b) unauthorized human intervention in the Campaign; (c) printing errors; (d) lost, late, postage-due, misdirected, or undeliverable mail; (e) errors in the administration of the Campaign or the processing of entries; or (f) injury, death, or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from participant's participation in the Campaign or receipt of any prize. Participant further agrees that in any cause of action, the Released Parties' liability will be limited to the cost of entering, if any, and participating in the Campaign, and in no event shall the Released Parties be liable for attorney's fees. Participant waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages.

11. **DISPUTES: THIS CAMPAIGN IS GOVERNED BY THE LAWS OF THE USA AND UTAH, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES.** As a condition of participating in this Campaign, Participant agrees that any and all disputes that cannot be resolved between the parties and causes of action arising out of, or connected with this Campaign, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Utah having jurisdiction. Further, in any such dispute, under no circumstances shall participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Campaign). Participant further waives all rights to have damages multiplied or increased.
12. **WINNERS LIST:** To obtain a copy of the Winners names or a copy of these Official Rules, mail your request along with a stamped, self-addressed envelope to 3451 N. Triumph Blvd., Garden Level, Lehi, Utah 84043. Requests must be received no later than January 30, 2020.
13. **SPONSOR:** The Sponsor of the Campaign is Tranont 3451 N. Triumph Blvd., Garden Level, Lehi, Utah 84043.
14. **FACEBOOK:** If you use Facebook to communicate or advertise a campaign, contest or sweepstakes, include the following: The Campaign hosted by Tranont is in no way sponsored, endorsed, administered by, or associated with Facebook.
15. By participating, You, the Participant, have affirmatively reviewed, accepted, and agreed to all of the Official Rules.