

THE 2027

Wellabe FMO Invitational Experience

APRIL 20-25, 2027

Enjoy a stay at The Shelbourne, a four-star hotel
in the heart of historic Dublin, Ireland



GUINNESS
ST. JAMES'S GATE BREWERY, DUBLIN

Guinness Factory



St. Patrick's Cathedral



Trinity College Library

**Qualification period is
Jan. 1, 2026–Dec. 31, 2026**

Invitations will be based on production

**Experience is limited to top 30 qualifiers
who accept the invitation**

Two ways to qualify:

- 1** | \$1,500,000 of total health production with a minimum of 50% underwritten mix for Medicare Supplement insurance
- 2** | \$500,000 of total ancillary production (all products except Medicare Supplement insurance)

See back for details.

The Shelbourne

2027 Wellabe FMO Invitational rules

1. Qualifier and one (1) adult guest are eligible to receive an invitation. All attendees must be 21 years or older.
2. Qualification period: Applications must be dated between Jan. 1, 2026, and Dec. 31, 2026.
3. Qualifying plans must be issued no later than Feb. 1, 2027.
4. All Medico* products are eligible.
5. All Medico product conversions/replacements are excluded from this program.
6. To qualify with Medicare Supplement, FMOs must have \$1,500,000 of total health production with a minimum of 50% underwritten mix in 2026.
7. To qualify with ancillary, FMOs must have \$500,000 of total taken premium in 2026 (all products except Medicare Supplement insurance).
8. The value of the experience will be reported as income to the qualifier in accordance with the rules and regulations of the Internal Revenue Service. The qualifier will also be assessed the applicable income of their guest. To the extent that the value of any award will be included in the recipient's income, the recipient will be responsible for any taxes due. Agents may wish to consult a tax professional as to how this may affect them. Taxable assessments will apply for each qualifier and their guest for cancellations after airfare has been ticketed. Qualifiers are also responsible for any fees resulting from hotel cancellations.
9. The experience cannot be rescheduled or substituted or redeemed for cash payment.
10. This experience is limited to 30 qualifiers who accept the invitation. If the number of qualifiers exceeds the maximum available, Wellabe gets final determination on who receives the invitations.
11. Attendees are required to attend all Wellabe-sponsored functions and/or events.
12. Each experience includes round-trip coach air transportation from designated gateway cities to Wellabe FMO Experience destination on group program dates for two (2) people; room and board accommodations (based on double occupancy); transfers on group travel dates; hosted group events that may include breakfasts, lunches, receptions, and/or dinners; and group activities.
13. Agents must remain in good standing and be actively contracted with Medico, a Wellabe company, at time of experience.
14. By participating in this program, agents agree to release and hold harmless Medico, its affiliates, owners, employees, officers, directors, and agents from any and all liability for any injury, loss or damage of any kind arising from or in connection with award eligibility or participation. This release shall include actual, special, incidental, consequential, or punitive damages connected in any way with eligibility and participation in this program.
15. The laws of the state of Iowa shall govern the rules related to this award program. Participants consent to the resolution of any disputes solely through the alternative dispute resolution procedures outlined in any agent or distributor agreement that may be in place between the agent and Medico Insurance Company, Medico Corp Life Insurance Company, and Medico Life and Health Insurance Company.
16. Medico Insurance Company, Medico Corp Life Insurance Company, and Medico Life and Health Insurance Company further reserve the right to make any final adjustments to incentive amounts previously paid, based upon policy activity, such as cancellations, that would have made the policies ineligible. All incentive decisions made by Medico are final. This bonus is not transferable.
17. Wellabe makes final determination on incentive program eligibility.
18. As guests of Wellabe, all qualifiers and their guests are expected to conduct themselves in an appropriate manner, abiding by all local and federal laws and resort/hotel rules. Wellabe reserves the right to remove any qualifier and/or their guest from the program for inappropriate behavior, the determination of which shall be at the absolute discretion of Wellabe. Said qualifier and guest will be responsible for any costs incurred for a change in travel plans.



* Includes Medicare Supplement plans underwritten by Medico Insurance Company, Medico Corp Life Insurance Company, and Medico Life and Health Insurance Company.