

# Foresters

Investing · Sharing · Inspiring



2011  
Luxury awaits you  
April 7 - 12

## Producer Convention 2011 Qualification Requirements

### Minimum Qualifications

<b>Producer</b>	\$65,000 Destination Credits and 12 new cases = 1 invitation (+ guest)
<b>MGA</b>	\$250,000 Destination Credits and must have a minimum of 1 downline qualifier = 1 invitation (+ guest)
<b>IMO</b>	\$350,000 Destination Credits = 1 invitation (+ guest)

Additional invitations are at the sole discretion of Foresters™

### Destination Credit calculation:

- Life - Net Paid Annualized Premium (total Annualized Premium less the unearned portion of Annualized Premium on Lapses, Surrenders, and Refunds)
- Annuities (external annuity money only, calculated at 5%)  
- Earned Premium
- UL excess (calculated at 5%) - Earned Premium

### Qualification period

January 1, 2010 - December 31, 2010

Applications must be issued and paid, and all issue requirements (including delivery, where applicable) satisfied by December 31, 2010

### Persistency

Foresters reserves the right to withhold an invitation should persistency fall below a minimum acceptable level.

### IMO/MGA

Qualification amounts include personal production.

**Note:** For hierarchies with multiple IMO levels, premium will only be counted once and will be credited to the immediate IMO.

### Writing agent

The agent number listed on the application receives the Destination Credits as the writing agent. The agent signature must correspond with the agent number. An agent cannot transfer Destination Credits to another agent.

### Certificates written on families

Certificates written on an agent's own life or on the lives of the agent's spouse and/or children will not count towards qualifications/Destination Credits.

### Standings

Available on ezbiz, where applicable.

## Invitations to attend

Attaining Destination Credits/qualification requirements may make the qualifier and guest eligible to receive an invitation. The invitation will be extended to the qualifier and guest only.

## Eligibility

Foresters records will determine qualification results and eligibility.

Agents must be in good standing with Foresters at the time of the Destination conference.

Attendance is available only to those who qualify and are invited by Foresters to attend.

A guest must be accompanied by the qualifier to attend the conference.

Individuals who, for any reason, are unable to attend are not entitled to any other compensation, nor may the qualifier substitute in his/her stead any other person.

## Expenses

Federal/state income tax incurred as a result of attending the conference is the responsibility of the qualifier. A 1099 in the amount of the "fair market value" of the trip will be issued. It is suggested that participants consult their tax advisor in regard to tax treatment.

## Foresters will provide:

- A lifetime experience on an elite vessel, available only to Foresters April 7-12, 2011.
- Round trip air and ground transportation from the major airport nearest your home city to Grantley Adams International airport Barbados. A valid passport is required.

- Transportation to and from the Grantley Adams International airport to the port of call, Bridgetown, Barbados.
- Ocean-view suite accommodations for a 5-night/ 6-day sail from Barbados to Barbados aboard, one of the newest cruise ships in the Silversea fleet.
- Beverages and meals (including 24-hour room service) aboard the ship during program dates
- Foresters exclusive activities aboard ship and excursions in selected ports of call.
- Onboard entertainment on selected evenings.
- All program related gratuities and sales taxes.

## About our partner, Silversea:

Silversea is recognized as the defining elite luxury experience and in the US. Silversea has been voted "World's Best" by the readers of *Condé Nast Traveler* (nine times) and *Travel & Leisure* (seven times), and rated Number-One luxury cruise line by high-net-worth consumers in the 2008 Luxury Brand Status Index survey from the independent New York-based Luxury Institute.

Any deviation from the conference program is at the qualifier's expense and subject to availability. Foresters may, if necessary, amend the qualification requirements or guidelines at any time during the qualification period.

