



Foresters exciting rewards

Destination 2013
Victoria Jungfrau
Grand Hotel & Spa
Interlaken, Switzerland
May 22–28, 2013

Foresters Destination 2013 Qualification Requirements

Minimum Qualifications

Producer	78,000 Destination Credits and 12 new life cases - 1 invitation (+ guest)
----------	---

VIP Pre-Trip Bonus - Lake Como, Italy

Eight top qualifiers will be eligible for a 3 day package at The Villa D'Este Hotel in Lake Como prior to the main Destination 2013 trip.

Producer
8 Qualifiers

Qualification Period

January 1, 2012 - December 31, 2012

Applications must be issued and paid, and all issue requirements (including delivery, where applicable) satisfied by December 31, 2012.

Destination Credit is calculated as follows

Life Net Paid Annualized Premium (total Annualized Premium less the unearned portion of Annualized Premium on Lapses, Surrenders, and Refunds).

UL excess calculated at 5% of earned premium above target.

Persistency or Placement

Foresters reserves the right to withhold an invitation should either persistency or placement fall below the following minimum acceptable levels:

Rolling Persistency

For Producers:
13 months - 78.5%
9 months - 84.0%
6 months - 88.2%
3 months - 90.8%

Placement: 70.0%

Writing agent

The agent number listed on the application receives the Destination Credits as the writing agent except on split cases. All agents on split cases receive the proportional Destination Credit. The agent signature must correspond with the agent number. An agent cannot transfer Destination Credits to another agent.



Foresters™ is the trade name and trademark of The Independent Order of Foresters, Toronto, Canada M3C 1T9; its subsidiaries are licensed to use this mark.

PRODUCER USE ONLY.

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 Foresters producer website, 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

- Round trip air and ground transportation from the major airport nearest to your home city to Zurich, Switzerland International Airport
- Ground transportation from Zurich to Interlaken, Switzerland
- Luxury hotel accommodations
- Beverages and meals during the program
- Program activities and events
- All program related gratuities and sales taxes

A valid passport is required. 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.