



## SAN DIEGO

FORESTERS DESTINATION 2015

Hotel Del Coronado: San Diego Resort, Coronado

### Foresters Destination 2015

#### Exclusive Destination Pack-n-Pack Qualification Requirements

As a Foresters™ producer, your production efforts in the 6 months between July 1 and December 31, 2014 can earn you a chance to step in to the winner's circle. You could qualify for an exciting reward at Hotel Del Coronado luxury resort in San Diego, April 12 to 15, 2015.

Foresters 

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# We call this the Pack-n-Pack Offer – pack quality sales into the 6 months between July 1 and December 31 and you could be packing your bags for a luxury stay at Hotel Del Coronado in San Diego, California.

## Minimum Qualifications

- 35,000 Destination Credits

## Qualification Period

Applications must be issued and paid, and all issue requirements paid (with all issue requirements satisfied, including delivery, where applicable) by December 31, 2014.

Destination Credit is calculated as follows:

- Life Net Paid Commissionable 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
- Paid-up Additions Rider at 5% of Annualized Premium

## What's included

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

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.

## 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, however for quality of business measures (persistence and placement) the case will only be assigned to the writing agent.

The agent signature must correspond with the agent number. An agent cannot transfer Destination Credits to another agent.

## Invitations to attend

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

## 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.

## Persistence or Placement

Foresters reserves the right to withhold an invitation should persistence or placement fall below acceptable levels.

## Rolling Persistence

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

**Placement: 70.0%**

## 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 (minimum age 21) 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.

## 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.

