

## Foresters 2016 Convention Qualifications Destination Maui

*Aloha!* Your Foresters™ production efforts can earn you the chance to experience a trip to the spectacular island of Maui, Hawaii!

### Minimum Qualifications

Producer	80,000 Convention Credits and 12 new life cases
MGA	300,000 Convention Credits and must have a minimum of 1 downline qualifier
IMO	400,000 Convention Credits

### Bonus Incentive

Earn up to 3 additional nights stay (April 9, 10, 11)

Earn one (1) additional night stay for every 20,000 Convention Credits above the minimum qualifications (maximum 3 nights)

Earn one (1) additional night stay for every 75,000 Convention Credits above the minimum qualifications (maximum 3 nights)

Earn one (1) additional night stay for every 100,000 Convention Credits above the minimum qualifications (maximum 3 nights)

# MAUI HAWAII

THE RITZ-CARLTON, KAPALUA

APRIL 5 – 9, 2016

Sell Foresters. See the world.

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PRODUCER USE ONLY.

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[foresters.com](http://foresters.com)

Foresters 

## Qualification Period

January 1, 2015 - December 31, 2015

Applications must be issued and paid, and all issue requirements (including delivery, where applicable) satisfied by December 31, 2015.

Convention 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
- Your Legacy calculated at 10% of Premium

## Persistency or Placement

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

### Rolling Persistency

For Producers:	For IMO's / MGAs
13 months - 78.5%	13 months - 75.0%
9 months - 84.0%	9 months - 80.3%
6 months - 88.2%	6 months - 84.3%
3 months - 90.8%	3 months - 86.8%

**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 convention.
- 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 convention.
- 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.

## Invitations to attend

Attaining Convention 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.



## Program inclusions

- Round trip air and ground transportation from the major airport nearest to your US home city to the Kahului 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 convention program is at the qualifier's expense and subject to availability. Foresters may, if necessary, amend the qualification requirements, guidelines or prizes at any time during the qualification period.

## Expenses

Federal/state income tax incurred as a result of attending the convention 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.

## Standings

Available on Foresters producer website, where applicable.

## IMO/MGA

Qualification amounts include personal production.

Note: For hierarchies with multiple levels, downline production will only be counted once and will be credited to the immediate upline.

## Writing agent

The agent number listed on the application receives the Convention Credits as the writing agent, except on split cases. All agents on split cases receive the proportional Convention Credits, however for quality of business measures (persistency 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 Convention 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/ Convention Credits.