



ALASKA

REGENT SEVEN SEAS CRUISE

JULY 18-26, 2017

FORESTERS 2017 CONVENTION QUALIFICATIONS

Your Foresters™ production efforts can earn you the experience of a spectacular Alaskan cruise aboard the Regent Seven Seas Cruise®.

	Minimum Qualifications	Bonus Incentive
<i>Producer</i>	80,000 Convention Credits and 12 new life cases	Top qualifiers will be eligible for a Concierge Suite upgrade Top 12 producers
<i>MGA</i>	300,000 Convention Credits	Top 3 MGAs
<i>IMO</i>	400,000 Convention Credits	Top 5 IMOs

Sell Foresters. See the world.



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foresters.com

Qualification Period

January 1 – December 31, 2016

Applications must be issued and paid, and all issue requirements (including delivery, where applicable) satisfied by December 31, 2016.

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

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.

Program inclusions

- Round-trip air and ground transportation from the major airport nearest your home city to the Ted Stevens Anchorage International Airport (A valid passport is required with an expiry of no less than 6 months of travel dates)
- Ground transportation from airport to hotel for a pre-cruise overnight stay in Anchorage.
- Transfer from hotel to Seward cruise port.
- Ocean-view suite with balcony aboard the Regent Seven Seas cruise ship as it sails from Seward to Vancouver on a seven-night southbound journey.
- Beverages and meals (including 24-hour room service) aboard the ship during program dates.
- Foresters exclusive activities aboard ship and free unlimited shore excursions.
- 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.

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.

Persistency or Placement

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

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%

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.

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