



April 17 - 24, 2012

Producer Convention 2012 Qualification Requirements

Minimum Qualifications

Producer	65,000 Destination Credits and 12 new life cases = 1 invitation (+1 guest)
MGA	250,000 Destination Credits and must have a minimum of 1 downline qualifier = 1 invitation (+1 guest). One additional invite for each \$250K of Production up to maximum of 2 additional invites
IMO	350,000 Destination Credits = 1 invitation (+1 guest). One additional invite for each \$350K of Production up to maximum of 4 additional invites

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, 2011 - December 31, 2011

Applications must be issued and paid, and all issue requirements (including delivery, where applicable) satisfied by December 31, 2011

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:

13 months - 78.5%
9 months - 84.0%
6 months - 88.2%
3 months - 90.8%

For IMOs MGAs:

13 months - 75.0%
9 months - 80.3%
6 months - 84.3%
3 months - 86.8%

Placement: 70.0%

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 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.

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 ezbiz 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 Nadi International Airport. A valid passport is required.
- Luxury hotel accommodations
- Beverages and meals during the program
- Program activities
- All program related gratuities and sales taxes

About Fiji

Fiji, blessed with 333 magnificent islands, some inhabited, most not. Set in the tropical South Pacific*, Fiji is surely the essence of a tropical island paradise. White sandy beaches, swaying coconut trees, pristine oceans and waterways and a range of things to do and see that will appeal to the most discerning traveler. As for accommodations, Fiji's hotels are some of the best in the world.

The InterContinental Hotel is located on one of Forbes Top 10 Beaches¹ in the World, and offers world class accommodations, restaurants and amenities such as the spa and golf course. Fiji offers activities for all passions, whether you prefer to snorkel, dive, surf or kayak the pristine oceans, whitewater or cruise the ocean around the mainland and outer islands, trek the rainforests, or immerse yourself in its unique culture and history.

Then there's Fiji's most precious asset - smiling, generous, relaxed Fijians who greet you and everyone they meet with their famous and welcoming 'Bula'!

Everyone can enjoy what Fiji has to offer. And Foresters can take you there!

*When traveling to Fiji, you cross the International Date Line. This means, Fiji is one day ahead of North America. Foresters has taken the International Date Line into account and program dates reflect the days you will be away from your home.

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.

¹Source http://www.forbes.com/2003/07/09/cx_cv_0710featslide_3.html?thisSpeed=20000

