

# Your next adventure awaits



## Foresters Financial™ Convention 2022 Qualifications

Your Foresters Financial production efforts can earn you the experience of cruising the Mediterranean and Adriatic seas aboard the acclaimed Crystal Symphony.

	MINIMUM QUALIFICATIONS	BONUS INCENTIVE Top qualifiers will be eligible for a Penthouse Suite upgrade
<b>PRODUCER</b>	90,000 Convention Credits and 12 new life cases	Top 3 producers
<b>MGA</b>	400,000 Convention Credits	Top MGA
<b>IMO</b>	500,000 Convention Credits	Top IMO

Foresters  
Financial



**MEDITERRANEAN • ADRIATIC**  
CONVENTION 2022, JUNE 2 - 9

## QUALIFICATION PERIOD

### JANUARY 1 – DECEMBER 31, 2021

Applications must be issued and paid, and all issue requirements (including delivery, where applicable) satisfied by December 31, 2021.

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

## 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 or any other person.

## PROGRAM INCLUSIONS

- Round-trip air and ground transportation from the major airport nearest your home city to the Rome Leonardo da Vinci-Fiumicino International Airport (A valid passport is required with an expiry of no less than 6 months of travel dates)
- Transfer from airport to cruise port.
- Ocean-view suite with balcony aboard the Crystal Cruises ship as it sails from Rome to Venice on a seven-night journey.

- Beverages and meals (including 24-hour room service) aboard the ship during program dates.
- Foresters exclusive activities aboard ship.
- 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.

## 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 IMOS / 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%**

## 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.

## 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.

## 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.

## STANDINGS

Available on ezbiz, Foresters producer website, where applicable.

THE INDEPENDENT ORDER OF FORESTERS,  
789 Don Mills Road, Toronto,  
Canada M3C 1T9.

U.S. MAILING ADDRESS:  
PO Box 179, Buffalo,  
NY 14201-0179

## FOR MORE INFORMATION CONTACT:

Foresters  
Financial

