

Rules for 2011 Agent Getaway in Puerto Vallarta, Mexico!



2011 Trip Qualification Levels

Level 1 - 4 Nights

Grand Velas All Suites & Spa Resort

Agent Only	50,000 CPCs (Combined Production Credits)
Agent & Guest	90,000 CPCs

Level 2 - 4 Nights

San Miguel

Agent Only	85,000 CPCs
Agent & Guest	125,000 CPCs

Note: A minimum of five policies must be submitted and paid in order to qualify regardless of amount of Combined Production Credits CPCs earned.

Rules for Qualification

Company Eligibility

Company eligibility varies. Not all companies are eligible for credit in all areas (i.e. - Life, LTC, and Annuity) Some companies may not count 100%. Check for products approved in your state. Some products are not eligible for full credits.

Dates of Eligibility

Business must be submitted and paid for between 1/1/10 and 12/31/10. All premium must be received in 2010. Business not processed prior to cutoff dates will not qualify for trip.

Agent Eligibility

All licensed agents are eligible to qualify. Agent appointment must be active and agent must be writing business through Underwriters Marketing Service at time of trip. One qualification per agent. Participation is by invitation only. Final qualification is based on company evaluation of the quality of business. Agent must meet the highest standard of ethical and professional conduct and maintain a record free of compliance and market conduct issues. Some Broker Dealer Relationships are excluded from qualifying for incentive trips.

Eligible Business

Personal production only. No family written policies will count towards the trip. No combination of sales among multiple agents. Agents in partnership must qualify individually. Qualification credit is given only to the writing agent. Split cases count per the split.

Exchanges

There will be no cash or exchanges in lieu of the trip. NTO & lapses will be deducted & final qualification will be the decision of UMS.

Trip Specifications

Trip consists of round trip airfare from the qualifier's home city plus hotel accommodations, special amenities and company sponsored activities. If qualified for agent and guest, the qualifier may bring one adult guest.

Qualifiers must attend on stated dates. Travel restrictions may apply. No substitutions. No financial or other consideration for non-attendees. Extra costs as a result of deviating from designated airfare, hotel, meals, functions, etc. must be paid by the qualifier. Awards are not transferable. *Federal/State income tax incurred as a result of attending is the responsibility of the qualifier. A 1099 will be issued to trip attendees in the amount of "fair market value."

Underwriters Marketing Service maintains the right to alter or end this program at any time. Final qualification is at the discretion of UMS. Should you have any questions, please contact Trudy Kulikowski at 800-524-1774.

