



Foresters Destination 2015 Qualification Requirements

Your Foresters™ production efforts can earn you the chance to experience one of two exciting trips.

Platinum Level Minimum Qualifications

Hotel Arts Barcelona by Ritz-Carlton Barcelona, Spain - April 23 to 28, 2015



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

Prestige Level Minimum Qualifications

Hotel Del Coronado, San Diego, California - April 12 to 15, 2015



Producer Exclusive	50,000 up to 79,999 Destination Credits and 12 new life cases
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Qualification Period

January 1, 2014 - December 31, 2014

Applications must be issued and paid, and all issue requirements (including delivery, where applicable) satisfied by December 31, 2014.

Each qualifying recipient is entitled to one of two trips only.

Destination 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

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 IMOs / MGAs ¹
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%

Platinum Level Program Inclusions—Barcelona

- Round trip air and ground transportation from the major airport nearest to your home city to the Barcelona International Airport (A valid passport is required with an expiry of no less than 6 months of travel dates)
- 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 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.

Prestige Level Program Inclusions—San Diego

- Round trip air and ground transportation from the major airport nearest to your home city to San Diego International 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 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.

IMO/MGA¹

Qualification amounts include personal production.

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

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, 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 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 producer website, where applicable.

Invitations to attend

Attaining Destination 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.

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.

¹ These apply only to platinum level program