

# Paradise Awaits You! The Ritz-Carlton in Naples, FL



## March 31 - April 3, 2019

First American Insurance Underwriters invites you to our sales conference to experience 4 Days and 3 Nights of luxury at The Ritz-Carlton in Naples, FL. Featuring dazzling views of the Gulf of Mexico, three miles of pristine beaches, world-class restaurants and impeccable service. The Ritz-Carlton, Naples offers an unforgettable retreat in one of the world's most beautiful locations.

Trip includes round-trip airfare, hotel, and transfers for you and your guest.

### Qualifications:

- For advisors contracted under First American Insurance Underwriters (FAIU).
- Qualification period: Business paid at FAIU from January 1 – December 31, 2018.
- All policies must be paid no later than December 31, 2018.
- To qualify, advisors must meet the following minimum requirement: Any combination of \$150,000 target life, long-term care and disability premium. Annuities are credited at 5%. Must have at least five (5) policies to qualify.

### Guidelines:

- Advisor may only qualify once.
- Business must be issued and placed. Cancelled and lapsed business will be subtracted from qualifying production.
- FAIU reserves the right to modify qualification requirements upon the introduction of new products & carriers.
- Advisor must be in good standing with FAIU and its carriers at the time of trip.
- Advisor must be currently contracted with FAIU carriers from which qualifying production is derived.
- All qualifying advisors must be directly contracted under FAIU.
- Advisor must not have any outstanding debit balances.
- Excess premium does not qualify for production credit.
- Travel arrangements will be scheduled from the nearest U.S. home city gateway as determined by FAIU's travel coordinator.
- Travel restrictions may apply.
- Trip is by invitation only.
- Expenses: The qualifier is responsible for all federal/state tax incurred as a result of attending the trip.
- A 1099 will be issued in the amount of the "fair market value" of the trip. It is suggested that participants consult their tax advisor in regard to tax treatment.
- FAIU reserves the right to adjust production credit on modifications to existing products, new products & new carriers.
- Please check with FAIU to verify credit calculation.
- Trip qualifications cannot be transferred.
- Trip is not redeemable for cash value or other remuneration.