

 **QUÉBEC** 2016

June 9-13, 2016

**TOP 10
NMOs**
\$2,500,000
MINIMUM
in production credits

**TOP 10
RECRUITING
AGENCIES**
\$1,000,000
MINIMUM
in production credits

**TOP 45
AGENTS**
\$100,000
MINIMUM
in production credits

When you sell **SUPPLEMENTAL HEALTH & WHOLE LIFE**
you earn **300% of IAP** (Issued Annualized Premium)

When you sell **MEDICARE SUPPLEMENT**
you earn **100% of IAP** (Issued Annualized Premium)

Qualification Period

FEBRUARY 1, 2015 - FEBRUARY 29, 2016





Official Rules

1. You and your guest will enjoy 5 days/4 nights in Québec, June 9-13, 2016 at Fairmont Le Château Frontenac. www.fairmont.com/frontenac-quebec
2. Qualification Period: February 1, 2015 through February 29, 2016.
3. Top 45 Agents with a minimum of \$100,000 in production credit during the qualification period, based on personal production can qualify.
4. Top 10 Recruiting Agencies with a minimum of \$1,000,000 in production credit during the qualification period will earn a trip for one agency representative.
5. Top 10 NMOs with a minimum of \$2,500,000 in production credit during the qualification period will earn a trip for one agency representative.
6. Supplemental Products (Cancer, Heart, Accident, Critical Illness and Whole Life) earn 300% Issued Annualized Premium (IAP).
7. Medicare Supplement Products earn 100% of Issued Annualized Premium (IAP) for production credit.
8. Applications must be signed between February 1, 2015 and February 29, 2016 and received at the home office by March 4, 2016.
9. Business must be in force when eligibility is being determined.
10. Contest availability is subject to your state's regulations.
11. Agent's in-force policyholder block must maintain company average persistency & placement rates in order to qualify.
12. Internal replacements and business written on agent or immediate family members does not count toward qualification.
13. Cost of trip will count towards earnings, will be taxed accordingly and is not redeemable for cash.
14. Trip is for qualifying agent and one adult guest (21 years or older). Children are not allowed as guests.
15. Trip is not transferable, nor can it be rescheduled or substituted.
16. Agents can qualify for this trip only once. Contact your upline to determine eligibility.
17. Cigna Supplemental Benefits (CSB) and its affiliates hold no liability during the qualification period or the trip itself.
18. CSB reserves the right to revise the qualification rules (including qualification based on agent's time of appointment) at any time without notice and also reserves the right to terminate the promotion. Location, dates & hotel are subject to change at CSB's discretion.
19. Agent must be in good standing with CSB and not violate the terms the Agent Agreement.
20. Agent production numbers shown in other sources may include production with other products that do not qualify for this trip.
21. Only business personally produced by the agent counts toward personal production credit.
22. CSB will make all determinations regarding the trip, including but not limited to whether an agent is qualified. CSB's decisions will be final and conclusive.
23. Agents and their guests will be responsible for acquiring passports before the trip.
24. You and your guest must have a valid passport as of March, 2016, when we begin to book your flights.
25. The passports must be valid through six months past the date you and your guest re-enter the U.S. For example, if the trip ends June 13, 2016 and by returning home that day your passport must not expire before December 13, 2016.
26. We cannot book flights or take any guests that do not have a valid passport based on the rules above.



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