



RULES & QUALIFICATIONS

Qualification Guidelines for Producer Rewards Trip

Sales of Annuity, Single Premium Life may be combined with Life Insurance, Long Term Care Insurance or Disability Income sales to reach the qualification level. See UMS for your status. *Most business qualifies. See Trudy for details.

Qualification dates are from January 1, 2025 to December 31, 2025.

Level 1—Hotel Fairmont Le Manoir Richelieu, La Malbaie, Canada

Travel Dates: June 24 - June 28, 2026

Agent & Guest = 200,000 CPCs (Combined Production Credits)

Level 2—Extended Stay at Hotel Fairmont Le Manoir Richelieu, La Malbaie, Canada

June 28 - June 30, 2026

Agent & Guest = 250,000 CPCs (Combined Production Credits)



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(800) 524-1774

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Note: A minimum of five cases must be submitted and paid in order to qualify regardless of amount of premium earned.

Company Eligibility

Company eligibility varies. Not all companies are eligible for credit in all areas (i.e. - Annuity, DI, Life, and LTCi) 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 1/1/25 and 12/31/25 All premium must be received in the qualification period. 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. Qualifier must be in good standing with our insurance carriers at the time of travel. Some Broker Dealer Relationships are excluded from qualifying for incentive trips. Registered Representative participation is subject to Broker/Dealer approval.

Eligible Business

Personal production only. No family written policies will count towards the trip. Husbands & wives count as one case. Business partners and employees count as one case. However, all premium will count as determined by details highlighted under section marked Company Eligibility (see above). 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. Some products excluded.

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 resort accommodations, special amenities and company sponsored activities. If qualified for agent and guest, the qualifier may bring one adult guest, 18 years of age or older. 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, resort, 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.