

In 2020, our agent incentive trip will be aboard the Ovation of the Seas by Royal Caribbean. We will chart a course to one of the most beautiful places in the United States - Alaska.

For this luxurious 7 day cruise you will call the Ovation home as we

*Discover the Northern Frontier!*



*Juneau, Alaska*



*Skagway, Alaska*



*Victoria, B. C.*

## HOW TO QUALIFY

Qualification Period:  
January 1, 2019 through December 31, 2019

PRODUCT	POINTS PER DOLLAR OF ANBP
Medicare Supplement	1 Point
Life	2 Points
Cancer, HIP	3 Points
Annuities	.05 BPS

Points required to qualify as an Agent: 250,000 points  
Points required to qualify as an Agency: 2,500,000 points

### Carrier Partners for Medicare Supplements:



### Carrier Partners for Cancer and HIP:



Disclaimer: For agent use only. Not for public distribution. Participants can qualify with personal production or agency production, not a combination of both. To qualify as an agency, personal production does not count. HFG reserves the right to limit number of qualifiers to the top 120 agents and top 30 Agencies due to space limitations on the ship. Medicare supplement, Cancer and HIP applications must be written with listed carrier partners to qualify. Business written between January 1, 2019 - December 31, 2019 will apply toward qualification. HFG reserves the right to withhold an invitation for any reason it deems necessary.