

Sandals Royal Caribbean Montego Bay, Jamaica



Sandals JAMAICA

with **OLD SURETY LIFE** April 25th-30th 2022

1. Qualification period runs January 1, 2021 thru December 31, 2021. Trip will take place April 25-30, 2022.

2. Parameters:

- ♦ Agents with \$60,000 in production credits during the qualification period will qualify for the trip for agent and 1 guest.
- ♦ Agents with \$70,000 in production credits during the qualification period will qualify for the trip for agent and 1 guest and airfare for one.
- ♦ Agents with \$80,000 in production credits during the qualification period will qualify for the trip for agent and 1 guest and airfare for both.

3. Medicare Supplement products earn 100% of Issued Annualized Premium (IAP) for production credit.

4. Insurance application must be signed between January 1, 2021 through December 31, 2021 and issued by February 1, 2022.

5. Business must be in force when eligibility is being determined.

6. The 2022 OSL Insurance Company Incentive Trip is subject to all applicable federal, state and local laws and regulations. Void where prohibited by law.

7. Agent's policyholder book of business must demonstrate the ability to achieve and maintain a minimum of 70% retention during the contest period. OSL calculates retention by dividing active/issued.

8. Internal conversions of current OSL policyholders do not count toward qualifying.

9. Cost of trip will count toward earnings, will be taxed accordingly and is not redeemable for cash.

10. Trip is for qualifying agent and one adult guest (21 years or older). Children are not allowed as guests unless approved by OSL.

11. Trip is not transferable, nor can it be rescheduled or substituted.

12. Agents can qualify for this trip only once. Contact your upline to determine eligibility.

13. OSL Insurance Company and its affiliates hold no liability during the qualification period or the trip itself.

14. OSL Insurance Company 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 and hotel are subject to change at OSL's discretion.

15. Agent must be in good standing with OSL Insurance Company and not violate the terms of the Agent Agreement.

16. Agent production numbers shown in other sources may include production and/or other products that do not qualify for this trip.

17. Only business personally produced by the agent counts toward personal production credit.

18. OSL Insurance Company will make all determinations regarding the trip, including but not limited to, whether an agent is qualified. OSL Insurance Company's decisions will be final and conclusive.

19. Agents and their guests will be responsible for acquiring passports before the trip if applicable.

20. Rollover Credit: Agents are now eligible to receive rollover production credit for business written and issued during 2020 which will be applied to the qualification requirements for the 2022 Jamaica agent trip. The following guidelines apply:

1. Agents registered for the 2021 trip are not eligible for the 2020 rollover credit.

2. If you did not qualify for the 2021 trip, business written and issued during 2020 will roll over as follows:

a. 50% of your 2020 written and issued annualized new business will be credited for the 2021 trip qualification.

b. Any rollover credit production must be active and in force as of December 31, 2021.

c. Internal conversions will not be counted.

d. Maximum rollover production credit will not exceed 50% of the 2022 minimum trip qualification.