



BANFF 2018

Outdoor adventures meet five-star amenities.

June 21-25, 2018

Come escape with us to Canada's "Castle in the Rockies." We're welcoming our top producers to the world-famous Fairmont Banff Springs resort. Enjoy majestic mountains and world-class luxury upon the breathtaking Bow River for our 2018 Agent Incentive Trip in Alberta.

Who will qualify?

National Marketing Organization

All NMOs with a **minimum of \$7,500,000 in production credits** will be able to bring one qualifier and a guest. All NMOs that reach a **minimum of \$15,000,000 in production credits** will be able to bring two qualifiers and a guest for each.

Recruiting agency

All recruiting agencies with a **minimum of \$2,000,000 in production credits** will be able to bring one qualifier and a guest.

Agent

All agents with a **minimum of \$225,000 in production credits** will be able to bring one guest.

Qualification period

**March 1, 2017-
February 28, 2018**

- Earn 300% of IAP* for supplemental health, accident and whole life
- Earn 100% of IAP* for Medicare Supplement
- No cap on qualifiers

Together, all the way.®



*Issued Annualized Premium

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Official rules

1. You and your guest will enjoy 5 days/4 nights at [Fairmont Banff Springs](#) in Alberta, from June 21, 2018 to June 25, 2018.
2. Qualification period: March 1, 2017 through February 28, 2018.
3. Agents with a minimum of \$225,000 in production credits during the qualification period, based on personal production, can qualify.
4. Recruiting agencies with a minimum of \$2,000,000 in production credits during the qualification period will earn a trip for one agency representative.
5. NMOs with a minimum of \$7,500,000 in production credits during the qualification period will earn a trip for one agency representative. NMOs with a minimum of \$15,000,000 in production credits during the qualification period will earn a trip for two agency representatives.
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. Insurance application must be signed between March 1, 2017 and February 28, 2018, and received at the home office by March 7, 2018.
9. Business must be in force when eligibility is being determined.
10. The Banff 2018 trip is subject to all applicable federal, state and local laws and regulations. Void where prohibited by law.
11. Agent's policyholder book of business must demonstrate the ability to achieve and maintain a minimum of a 70% retention during the contest period. Cigna Supplemental Benefits (CSB) calculates retention by dividing active/issued.
12. All 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. 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 and 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 2018, 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 25, 2018, and you are returning home that day, your passport must not expire before December 25, 2018.
26. We cannot book flights or take any guests that do not have a valid passport based on the rules above.

