2009 Incentive Trip Goals

AGENT / AGENCY	TRIP PREMIUM GOAL	FURTHER CRITERIA
Group Appointed Agent	**$200,000**	At least $80,000 must be group Life & Disability to qualify. If 200%+ of goal is achieved, the life/disability minimum will be waived.
Group Agency	**$300,000**	At least $120,000 must be group Life & Disability to qualify. If 200%+ of goal is achieved, the life/disability minimum will be waived.

Contest Rules

Qualification Period: The qualification period will begin with new business written and effective **January 1, 2008 through December 31, 2008**. Official program results will be based upon processed dates.

Participants: The incentive trip is open to any Agent properly licensed and appointed to sell Blue Cross and Blue Shield of Florida (BCBSF) Long-Term Care and/or Florida Combined Life (FCL) Group Life, Disability, Dental and Individual Life and Dental products. Agents must be receiving commissions from BCBSF, FCL or their upstream agency at the time of the award.

Goals: Goals are based on new sales annualized premium.

Premium: All new sales revenue for which the incentive trip participant is eligible to be paid a monthly commission during the contest period. Any policies that are written, then cancelled during the contest period, will be deducted from program results.

Only one trip will be awarded per Appointed Agent or Agency. For example, if an Agency writes double the Agency goal amount during the contest period, the Agency is awarded only one trip. However, production exceeding the goal will be rewarded with a cash bonus.

Trip Cash Bonus. An **Agent** or **Agency** that exceeds the trip goal will also be awarded a trip cash bonus according to the following scale:

Percentage of Goal	Trip Cash Bonus
125% -- 199% of trip goal	$300
200% -- 299% of trip goal	$600
300%+ of trip goal	$750

Administration: During the qualification period, FCL will produce production results. It will be the responsibility of each participant to advise FCL of any errors in production reporting.

Trips and awards are not transferable and must be taken on the dates listed. FCL reserves the right to use other sources of production reporting to determine trip credits.

The FCL Trip Award is for the qualifier and one guest. FCL will not pay any cost toward any other additional invited guest(s).

All Agent contest qualifiers will receive a 1099 tax form for the total cost of the trip.

This is an FCL-sponsored contest, and any decisions made by FCL concerning the contest participants and winners will be final.

Definitions

Appointed Agent. The individual producer who wrote the business and signed the group master application. (If the Appointed Agent is a sole proprietor of an Agency, their trip production goal will be based on this category).

Group Agency. An Agency through which the Appointed Writing Agent placed the business. The Agency is often the entity that receives the full commission & disburses payment to the Writing Agent.

Note: Both a Group Agency and an Appointed Writing Agent within that agency can qualify for the FCL incentive trip. Example:

Group Agency #1234 has 5 writing agents placing new business through the Agency:

Agent 1 writes $90,000 during contest period and wrote $30,000 in life & disability.
Agent 2 writes $50,000 during contest period and wrote $10,000 in life & disability.
Agent 3 writes $205,000 during contest period and wrote $80,000 in life & disability.
Agent 4 writes $25,000 during contest period.
Agent 5 writes $10,000 during contest period.

The Agency wrote a total of $380,000 during the contest period, including the minimum $120,000 of life & disability. The Agency goal is $300,000; therefore, the Agency is awarded a trip. Also, Agent 3 wrote $205,000 during the contest period with the minimum $80,000 in life & disability. The Agent goal is $200,000; therefore, Agent 3 is also awarded a trip.