



5-Night, All-Inclusive Get-Away to Guanacaste, Costa Rica

Sunday, May 2, 2021 - Friday, May, 7 2021

Earn Points with your Paid Policies

Qualify from January 16, 2020 through January 15, 2021

Hotel Riu Palace Costa Rica

The stunning Hotel Riu Palace, located on Matapalo Beach, offers a variety of amenities and activities. This all-inclusive resort pampers guests with room service, multiple restaurants, bars and even an ice cream parlor. All meals, snacks and beverages are included. Guests have access to 4 swimming pools, tennis courts, a gym with sauna and excusite whirlpool. Beach activities include fishing, kayaking, swimming, windsurfing, snorkeling, beach volleyball, and stand-up paddle surfing. In addition to a casino, there is daily as well as nightly entertainment. The hotel offers excursions including ecotourism in the volcanic areas, visiting Liberia, the Capital of Guanacaste, hiking in the National Park Rincon de la Vieja, or a trip to Safari Park. Also nearby are golfing, horseback riding, ATV adventures and even a zip line.



Points Required	Producer's Club 30,000	VIP Producer 60,000	President's Club 90,000
Airfare	--	\$1000 Airfare Voucher	\$1500 Airfare Voucher
Length of Stay	5 Nights	5 Nights	5 Nights
Accommodations	Standard	Jr. Suite	Jacuzzi Suite

For full details, visit tinyurl.com/2020fmiAgentAwards

For agent use only. See page 2 for details. By invitation or recommendation from Financial Markets Inc only. Minimum of 12 paid policies. Agent must have at least an 80% placement ratio. The qualification period runs January 16, 2020 through January 15, 2021. Points vary by carrier and product. See complete points schedule at tinyurl.com/2020fmiAgentAwards



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Points and Premium Requirements

	2020 fmiAgent Producer's Club	2020 fmiAgent VIP Club	2020 fmiAgent President's Club
Points Required	30,000	60,000	90,000
Premium Required to Earn Above Points (any combination)			
Premium Carriers - Life Premium	\$30,000	\$60,000	\$90,000
Other Carriers - Life Premium	\$60,000	\$120,000	\$180,000
Traditional Annuity Premium	\$1,000,000	\$2,000,000	\$3,000,000
MYG Annuity Premium	\$2,000,000	\$4,000,000	\$6,000,000
LTC, CI and DI Premium	\$75,000	\$150,000	\$225,000
Medicare Supplement Premium	\$250,000	\$500,000	\$750,000
Average Points Needed Monthly to Achieve Goal			
	2,500	5,000	7,500

For points details on each available product, visit tinyurl.com/2020fmiAgentAwards

Terms and Conditions

- For agent use only.
- By invitation or recommendation from Financial Markets Inc only.
- Business that will be credited includes fully commissionable business placed and paid through Financial Markets Inc during the qualification period. Certain plans may not be eligible.
- Business written on the agent or family members will not be eligible.
- The points can be a combination of Life, Annuity and Health premiums. Please see the points applicable to each individual policy for calculation.
- All policies must be issued, effective and paid no later than January 15, 2020.
- General Agents may not qualify unless pre-arranged in writing prior to contest.
- Agent may qualify only once.
- Agent must be in good standing with Financial Markets Inc at time of redemption (i.e., must be currently contracted with companies from which qualification points are derived and actively producing business. No outstanding debit balance allowed).
- Business must be issued and placed. Canceled and lapsed business will not be considered for Qualification Points.
- Contest credit dependent upon federal and state regulations.
- Excess premium (premium beyond target) on Universal Life business or other similar contracts will not receive any Qualification Points.
- Payroll deduction business Qualification Points will be determined on a case-by-case basis.
- Qualification Points will not be credited for subsequent annuity premiums.
- Qualification Points are not redeemable for cash or other remuneration.
- Qualification Points cannot be transferred.
- This is a voluntary program; additional restrictions may apply.
- Points will be redeemed at one time at the end of the qualification period, which is January 15, 2021.
- Financial Markets Inc reserves the right to modify any qualification requirement at its discretion without notice.

Qualification Guidelines

- Minimum of 12 paid policies.
- Agent must have at least an 80% placement ratio.
- Qualification Period: January 16, 2020 through January 15, 2021.
- Points vary by carrier and product.
- All points earned per product will be combined at the end of the qualification period for a final total.
- Visit tinyurl.com/2020fmiAgentAwards for complete points schedule.

2021 Cost Rica Terms and Conditions

- This is a voluntary function; consequently, travel restrictions may apply.
- A 1099 will be issued to all producers for the fair market value of the trip.
- Agent and one guest may attend; guest may not be another licensed agent unless a spouse.
- Travel arrangements to and from the resort are the responsibility of the qualifying agent.
- Producer's Club: Five night stay in a standard room.
- VIP Producer's Club: Five night stay in a Jr. Suite.
- President's Club: Five night stay in a Jacuzzi suite.
- In cooperation with a third party, Financial Markets Inc is unable to make any modifications to the incentives guidelines.

Hotel Riu Palace Cost Rica

- Sunday, May 2, 2021 through Friday, May 7, 2021.
- All-inclusive includes room service, all meals, snacks, and beverages available at the Riu Palace Costa Rica Resort. This also includes all taxes and gratuities.
- Some hotel amenities may not be included in the all-inclusive package.