2022 fmiAgent

Alaska Cruise

fmiAgent 2021 POINT AWARDS











June 6, 2022 through June 12, 2022

COVID-19 may have interrupted the opportunity to sail on the 2020 fmiAgent Alaska cruise. We are not going to let that stop us from showing you an unforgettable 2022 fmiAgent Alaska Cruise Redux!

From poolside movie nights and jaw dropping entertainment, to game changing flavors prepared to please your palate, all paths lead to discovery onboard the **Royal Caribbean Serenade of the Seas**. This 7 night Alaska Glacier Experience Cruise will carry you and your guest past humpback whales, Kodiak bears and dog sledding. Join us to experience the best dining, entertainment, and amenities with the most expansive views at sea. Ease into the warmth of an outdoor whirlpool and watch glaciers tumble into the sea. See an unforgettable sunset and savor a gourmet dinner in the comfort of a luxurious shipboard restaurant with your long-time friends and colleagues.

Everything in Alaska is bigger. Let's make this your BIGGEST year on record!

Qualification 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	7 % Nights	7 % Nights	7 % Nights
Accommodations	Standard	Ocean View	Balcony Suite









For agent use only. By invitation or recommendation from Financial Markets Inc only. Minimum of 12 paid policies. Agent must have at least an 80% placement ratio. Qualification period runs January 16, 2021 through January 15, 2022. Points vary by carrier and product. See complete details at fmi/gent.com/2021fmi/gentAwards





CRUISE TERMS AND CONDITIONS

- This is a voluntary function; therefore, 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 cruise ship are the responsibility of the qualifying agent.
- In cooperation with a third party, Financial Markets Inc is unable to make any modifications to the incentives guidelines.
- Trip Date: 06/05/22 06/12/22. Subject to change without notice.

- Producer's Club: Five Seven night stay in a standard room onboard the cruise ship.
- VIP Producer's Club: Five Seven night stay in an ocean-view room onboard the cruise ship. Financial Markets Inc will provide one complimentary off-ship excursion per agent and guest.
- President's Club: Five Seven night stay in a balcony suite onboard the cruise ship with one evening of special dining. Financial Markets Inc will provide one complimentary off-ship excursion per agent and guest.

Qualification Points and Premium Requirements	2021 fmiAgent Producer's Club	2021 fmiAgent VIP Club	2021 fmiAgent President's Club		
Qualification Points Required	30,000	60,000	90,000		
Premium Required to Earn Above Qualification 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 Qualification Points Needed Monthly to Achieve Goal					
	2,500	5,000	7,500		

For points details on each available product, visit fmiAgent.com/2021fmiAgentAwards

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 Qualification Points can be a combination of Life, Annuity and Health premiums. Please reference the Qualification Points applicable to each individual product for calculation.
- All policies must be issued, effective and paid no later than January 15, 2022 to be considered for Qualification Points.
- General Agents may not qualify unless pre-arranged in writing prior to contest.
- · Agent may qualify only once.
- Canceled and lapsed business will not be considered for Qualification Points.
- 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.
- 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).

- Qualification Points will not be credited for subsequent annuity premiums.
- Contest credit dependent upon federal and state regulations.
- Qualification Points derived from Annuity Premium may be excluded or limited by your Broker/Dealer and/or the NAIC Suitability in Annuity Transactions Model Act and/or other regulations.
- Qualification Points are not redeemable for cash or other remuneration.
- Qualification Points cannot be transferred.
- Qualification Points will be redeemed at one time at the end of the qualification period, which is January 15, 2022.
- 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, 2021 through January 15, 2022.
- Qualification Points vary by carrier and product.
- All Qualification Points earned per product will be combined at the end of the qualification period for a final total.
- Visit fmi/gent.com/2021fmi/gentAwards for complete Qualification Points schedule.