



PROGRAM DETAILS AND RULES

HIGHLIGHTS

This educational event, including two business sessions, allows qualifiers to gain insight and discover techniques to build and reinvigorate their practice, network, build relationships, and connect with other successful Producers!

- Gain insight from respected industry experts.
- Learn the success secrets of other top Producers.
- Discover proven techniques that will revitalize your practice.
- Enjoy time away for you and your guest.

DATES March 27–March 31, 2019

LOCATION The Lodge at Torrey Pines, La Jolla, California

QUALIFICATION

- Qualification is based on your personal production of \$1.5 million in qualifying premium with a minimum of three applications, submitted between May 1–December 15, 2018, and commissions paid by January 31, 2019, on Legacy Exclusive Products offered through Americo Financial Life and Annuity Insurance Company and Ameritas Life Insurance Corp.
- **You must:**
 - Be contracted with Legacy and in good standing.
 - Be appointed with Americo and Ameritas to sell Legacy Exclusive Products through them.
 - Have completed product training on all Legacy Exclusive Products offered through Americo and Ameritas.
 - Have attended at least one Legacy product webinar or road show during the qualification period.
- Proof of product trainings and webinar or road show attendance must be confirmed at the end of the qualification period.
- Producers contracted at the RD level or below are eligible. LOAs are not eligible.





QUALIFYING PREMIUM

- Qualifying premium is based on your personal production of \$1.5 million in qualifying premium with a minimum of three applications, submitted between May 1–December 15, 2018, and commissions paid by January 31, 2019, on Legacy Exclusive Products offered through Americo and Ameritas.
- Non-commissionable premium will not be included.
- Premium for cancelled policies or qualifying premium resulting in a chargeback will not be included.
- Legacy reserves the right to exclude from this program any products that may be released in the future.

GUESTS

- Each qualifier may invite one guest.
- Since this is an educational event, children may not attend.

TRAVEL AND EXPENSES

- Qualifiers will be reimbursed after the event for airfare up to \$500 per person for the qualifier and guest.
- Attendees are responsible for arranging travel to and from the destination airport. Legacy will coordinate transportation between the destination airport and event location.
- Legacy will cover the costs of:
 - Educational business sessions and industry expert guest speakers.
 - Hotel accommodations (including sales tax) for each qualifier to be shared with his/her guest.
 - All Legacy-sponsored food events (welcome reception, breakfasts, lunches, and graduation dinner) for the qualifier and his/her guest.
 - All Legacy-sponsored events.

PROGRAM GUIDELINES

- All qualifiers must be licensed, contracted, appointed, in good standing, and have no debit balances at the time of the event.
- Qualification credit is given to the Producer number(s) designated on the application.
- Qualification is complete only after qualifiers receive official notification from Legacy.
- Any Producer who qualifies, but for any reason does not attend, forfeits all rights and/or claims under this program.
- Participation in this event is nontransferable, and no cash or alternative payment will be awarded.
- Legacy is not responsible for event changes, postponement, or cancellation resulting from situations or events unknown to Legacy or outside its control.
- If the Producer cancels within 15 days of the event or fails to attend, he/she may be responsible for reimbursement of the cost of the event.

IMPORTANT TAX INFORMATION

Producers are responsible for all federal/state income tax incurred as a result of qualifying for this program. The approximate value of the travel and entertainment portion of this event will be reported as income earned on a Form 1099 in the year the event occurs. Legacy recommends that you consult a tax advisor regarding any tax ramifications, as they apply to you.

**Please contact your Legacy Relationship Manager if you have any questions,
800-395-1053, Ext. 4002.**