



Insurance Solutions for Wealth Management *Keeping You Safely Under Sail*

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[www.insuranceadvocates.com](http://www.insuranceadvocates.com)

## The \$1 Million Dollar Annuity Challenge Program\*

Are you a million dollar annuity producer? If you're not there yet, do you want to be? If you're up to the challenge and want to be rewarded for your hard work, Insurance Advocates wants to partner with you. Work your way up to the million-dollar reward of an all-expenses-paid trip to Oahu, Hawaii while receiving rewards along the way! We offer the following incentives for meeting these submitted annuity business goals:



**Phase 1**—\$100k annuity production in the first 90 days:

- FedEx delivery of all your new applications once per week for the rest of the calendar year!

**Phase 2**—For every \$250k annuity production, choose one (1) of the following: (production based on calendar quarterly qualification)

- Build your own marketing program—Reimbursement for any marketing dollars spent promoting your business (\$375 value).
- 25 exclusive annuity internet (\$375).
- Forefield program one (1) year membership—Thousands of customizable newsletters, PowerPoint presentation tools, and an online client management software system.
- 9 different seminar selling presentations (\$399 value).

**Phase 3**—Hawaiian 'Top Producer Incentive Trip'\*\*:

- Submitted and paid, \$1.2 million annuity premium to qualify!
- All expense paid trip to Oahu, Hawaii! Two round trip airline tickets, rental car, and 6 nights/7 days in a private beach home with a view of Waikiki! (Alternate trip to Montana or customized trip).



**\*The \$1 Million Dollar Annuity Challenge Program:** In order to qualify for all incentives, must be an active life licensed agent contracted with one or more of our qualified insurance carriers under Insurance Advocates. All incentives under Phase 2 are provided as reimbursement towards each qualified option. Reimbursements are made based on meeting quarterly calendar qualifications. Must be ready to provide proof of marketing dollars spent to promote the insurance business by showing receipts. Advertising must be pre-approved by Insurance Advocates. (Examples include: mailers, lead lists, seminar rooms, print, radio, etc.) SPIA premium is credited at 1/2 towards qualification. (For example, \$500k SPIA premium would count as \$250k towards \$1 Million Dollar Annuity Challenge incentives. All incentives are awarded based on *paid* premiums except for the FedEx program. Program can be changed, modified, and/or discontinued by Insurance Advocates at any time without notice. Must re-qualify every calendar year for both the incentives and trip.

**\*\*Top Producer Incentive Trip:** Insurance Advocates rewards you for your hard work and gives you a vacation to remember if you qualify. Open to agents in good standing contracted directly under Insurance Advocates. The qualification period for this incentive trip is from January 1st through December 31st, and all policies must be issued, effective and paid no later than January 15th of the following year. The minimum qualification is 120,000 CPCs, with \$1,200,000 in annuity premium equaling 120,000 CPCs and \$120,000 in life or long-term care insurance premium equaling 120,000 CPCs. SPIA premium is credited at 1/2 towards qualification. (For example, \$500k SPIA premium would count as \$250k towards trip).