



Foresters Destination 2011



FAQs

What ports will the Silversea cruise be visiting?

The Silversea ship will set sail from Bridgetown, Barbados and will land at the islands of Antigua, St. Bart's and St. Lucia.

Is a passport required?

Yes. U.S. citizens will be required to carry a valid passport. No visa is required. If you are not a U.S. citizen, please contact your local embassy or consulate for information on entry requirements.

What are the dates of the trip?

Foresters™ Destination 2011 is from April 7 to 12, 2011.

What are the minimum acceptable persistency and placement levels?

Foresters reserves the right to withhold an invitation should persistency or placement fall below the following minimum acceptable levels:

Persistency

For Producers:

- 13 months - 78.5%
- 9 months - 86.0%
- 6 months - 90.0%

For IMOs/MGAs:

- 13 months - 72.5%
- 9 months - 79.0%
- 6 months - 83.0%

Placement Producers and IMOs/MGAs: 70.0%

Does 2009 issued business that lapses in 2010 affect the qualification?

Yes. If 2009 business lapses in 2010, your Destination Credit is reduced by the amount of unearned premium in 2010.

Does the invitation include a guest?

Yes. Attaining Destination Credit/qualification requirements may make the qualifier and a guest eligible to receive an invitation. The invitation will be extended to the qualifier and guest only and the guest must be accompanied by the qualifier to attend the conference.

Will I get an IRS 1099 form?

Yes. Federal and/or state income tax incurred as a result of attending the conference is the responsibility of the qualifier. A 1099 in the amount of the "fair market value" of the trip will be issued. It is suggested that participants consult their tax advisor in regard to tax treatment.

How do split commissions affect the convention credit?

All producers on split cases receive the proportional Destination Credit. For example, in a case where a producer receives 70% of the commission, that producer will receive 70% of the Destination Credit. The producer receiving the remaining 30% of the commission will receive 30% of the Destination Credit.



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