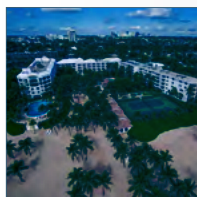
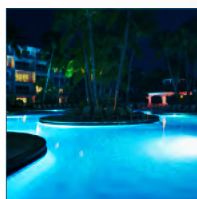
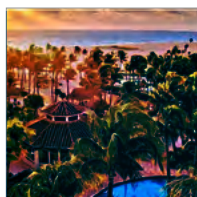


2022
fmiAgent
Getaway

Lago Mar

Beach Resort & Club

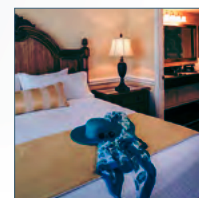
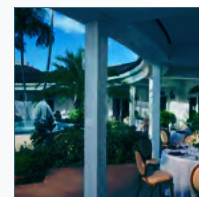
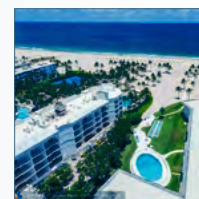
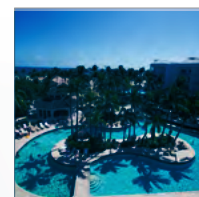


We're not letting the COVID-19 virus and vaccine mandates stop us!

The health and safety of our agents, advisors and the Financial Markets Inc team is our top priority. Due to concerns around COVID-19 and vaccine mandates required by the original planned Alaska cruise, we have updated the format and location of the 2021 fmiAgent Point Awards trip to be held at the exquisite Lago Mar Beach Resort & Club in Fort Lauderdale, Florida from **Saturday, June 4, 2022 through Thursday, June 9, 2022.**

The qualifications and accommodation guidelines will remain the same, and all of your hard-earned Qualification Points will be applied toward the 2021 fmiAgent Points Awards trip to Lago Mar Beach Resort & Club in Ft. Lauderdale, FL.

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	6 Days	6 Days	6 Days
Accommodations	Standard	Suite Upgrade	Preferred Suite Upgrade



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 fmiAgent.com/2021fmiAgentAwards



**Financial
Markets Inc**
We are here for your lifeSM
800-888-2829 | www.fmiAgent.com

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 fmiAgent.com/2021fmiAgentAwards for complete Qualification Points schedule.

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.
- 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 resort 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: Saturday, June 4, 2022 through Thursday, June 9, 2022. Subject to change without notice.
- Producer's Club: Five night stay in a standard room.
- VIP Producer's Club: Five night stay in a suite upgrade room.
- President's Club: Five night stay in a preferred suite upgrade.