

2023 fmiAgent

Point Awards



EARN POINTS WITH YOUR **PAID POLICIES**

FROM JAN. 16, 2023 THROUGH JAN. 15, 2024

Saturday May 4, 2024 through Thursday May 9, 2024

DATE	PORT	DATE	PORT
Saturday May 4, 2024	Cape Liberty (New York), NJ <i>Departs at 4:00 PM</i>	Sunday May 5, 2024	Cruising <i>Day at sea</i>
Monday May 6, 2024	Royal Naval Dockyard, Bermuda <i>Arrive at 10:00 AM</i>	Tuesday May 7, 2024	Royal Naval Dockyard, Bermuda <i>Departs at 5:00 PM</i>
Wednesday May 8, 2024	Cruising <i>Day at sea</i>	Thursday May 9, 2024	Cape Liberty (New York), NJ <i>Arrive at 7:00 AM</i>

Explore historic fortresses and British colonial landmarks, bask in the sun on pink-sand beaches or dive into the sea for some of the best scuba diving in the world. Set sail aboard the **Royal Caribbean Liberty of the Seas** with Financial Markets Inc for a 5-night **Bermuda cruise!** This family-friendly, luxury cruise ship has activities for all ages including a waterpark complete with a FlowRider surf simulator, a spa and fitness center, nightly entertainment, a casino and even an ice skating rink! Enjoy exquisite cuisine with your family, colleagues and friends or have a midnight snack in your stateroom with 24-hour room service.

Qualification Points Required	Producer's Club 30,000	VIP Producer 60,000	President's Club 90,000
Airfare	--	\$1,000 Airfare Voucher	\$1,500 Airfare Voucher
Length of Stay	5 Nights	5 Nights	5 Nights
Accommodations	Standard	Upgraded	Superior
Complimentary Excursions	--	1 Off-Ship Excursion	1 Off-Ship Excursion
Special Dinner	--	--	Included

Visit fmiAgent.com/2023fmiAgentAwards for more information.

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, 2023 through January 15, 2024. Points vary by carrier and product. See complete details at fmiAgent.com/2023fmiAgentAwards



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QUALIFICATION GUIDELINES

- Minimum of 12 paid policies.
- Agent must have at least an 80% placement ratio.
- Qualification Period: January 16, 2023 through January 15, 2024.
- 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/2023fmiAgentAwards for complete Qualification Points schedule.

Qualification Points and Premium Requirements	2023 fmiAgent Producer's Club	2023 fmiAgent VIP Club	2023 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/2023fmiAgentAwards

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, 2024 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 debt 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, 2024.
- 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 event destination 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 dates: Saturday, May 4, 2024 through Thursday, May 9, 2024
- Producer's Club: Accommodations in a standard stateroom.
- VIP Producer's Club: Accommodations in an upgraded stateroom. Financial Markets Inc will provide one complimentary off-ship excursion per agent and guest.
- President's Club: Accommodations in a superior stateroom with one evening of special dining. Financial Markets Inc will provide one complimentary off-ship excursion per agent and guest.