

2024 fmiAgent

# POINT AWARDS

Earn points with your paid policies from Jan. 16, 2024 through Jan. 15, 2025



Set sail on a **Caribbean cruise** aboard the luxurious Celebrity Summit with Financial Markets Inc from **Saturday April 5, 2025 through Thursday April 10, 2025**. Take a swim at the awe-inspiring 27 Waterfalls complex or paddle through the manatee reserve in **Puerto Plata, Dominican Republic**. Discover the lost city of Atlantis, swim with dolphin, or bask in warm sunshine and tranquil Atlantic waters in **Nassau, Bahamas**. Browse the duty-free shops and Nassau Straw Market where you'll find authentic Cuban cigars and one-of-a-kind artworks.

<u>DATE</u>	<u>PORT</u>	<u>DATE</u>	<u>PORT</u>
Saturday April 5, 2025	Ft. Lauderdale (Port Everglades), Florida <i>Depart at 4:00 PM</i>	Tuesday April 8, 2025	Cruising <i>Day at sea</i>
Sunday April 6, 2025	Cruising <i>Day at sea</i>	Wednesday April 9, 2025	Nassau, Bahamas <i>Arrive at 8:00 AM - Depart at 5:00 PM</i>
Monday April 7, 2025	Puerto Plata, Dominican Republic <i>Arrive at 9:30 AM - Depart at 6:00 PM</i>	Thursday April 10, 2025	Ft. Lauderdale (Port Everglades), Florida <i>Arrive at 7:00 AM</i>

The qualification period begins **January 16, 2024** and runs through **January 15, 2025**. Visit [fmiAgent.com/2024fmiAgentAwards](http://fmiAgent.com/2024fmiAgentAwards) to learn how to earn this exciting trip and more, including a complete breakdown of the points schedule.

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



**FMI Financial Markets Inc**  
*We are here for your life<sup>SM</sup>*  
 800-888-2829 | [www.fmiAgent.com](http://www.fmiAgent.com)

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, 2024 through January 15, 2025. Points vary by carrier and product. See complete details at [fmiAgent.com/2024fmiAgentAwards](http://fmiAgent.com/2024fmiAgentAwards)

# QUALIFICATION GUIDELINES

- Minimum of 12 paid policies.
- Agent must have at least an 80% placement ratio.
- Qualification Period: January 16, 2024 through January 15, 2025.
- 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/2024fmiAgentAwards](https://fmiAgent.com/2024fmiAgentAwards) for complete Qualification Points schedule.

Qualification Points and Premium Requirements	2024 fmiAgent Producer's Club	2024 fmiAgent VIP Club	2024 fmiAgent President's Club
<b>Qualification Points Required</b>	30,000	60,000	90,000
<b>Premium Required to Earn Above Qualification Points (any combination)</b>			
<b>Premium Carriers - Life Premium</b>	\$30,000	\$60,000	\$90,000
<b>Other Carriers - Life Premium</b>	\$60,000	\$120,000	\$180,000
<b>Traditional Annuity Premium</b>	\$1,000,000	\$2,000,000	\$3,000,000
<b>MYG Annuity Premium</b>	\$2,000,000	\$4,000,000	\$6,000,000
<b>LTC, CI and DI Premium</b>	\$75,000	\$150,000	\$225,000
<b>Medicare Supplement Premium</b>	\$250,000	\$500,000	\$750,000
<b>Average Qualification Points Needed Monthly to Achieve Goal</b>			
	2,500	5,000	7,500

For points details on each available product, visit [fmiAgent.com/2024fmiAgentAwards](https://fmiAgent.com/2024fmiAgentAwards)

# 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, 2025 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, 2025.
- 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, April 5, 2025 through Thursday, April 10, 2025
- 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.