

EARN POINTS WITH YOUR PAID POLICIES



QUALIFY JAN 16, 2026 THROUGH JAN 15, 2027

Make every moment count on **Royal Caribbean's Freedom of the Seas!** Discover **Falmouth, Jamaica**—chase waterfalls at Dunn's River, ride horseback into the sea, plunge into the Blue Hole, and unwind at Red Stripe Beach. Explore a **Perfect Day at CocoCay**—home to Thrill Waterpark's towering slides, the serene sands of Chill Island, and the crystal-blue Oasis Lagoon. Back on board, chase the waves on the FlowRider surf simulator, unwind at the adults-only Solarium, enjoy movie nights under the stars, and savor exquisite cuisine. Pick from adrenaline-packed or more calm excursions such as parasailing, jet-skis, reef snorkeling, or a relaxing beach massage.



Date	Port Location	Arrive	Depart
Sat 05/15/2027	Miami, Florida	--	4:30 PM
Sun 05/16/2027	Cruising	--	--
Mon 05/17/2027	Falmouth, Jamaica	8:00 AM	4:00 PM
Tue 05/18/2027	Cruising	--	--
Wed 05/19/2027	Perfect Day at CocoCay, Bahamas	7:00 AM	5:00 PM
Thur 05/20/2027	Miami, Florida	6:00 AM	--

To learn more about this exciting trip, including a complete breakdown of the points schedule and products, visit fmiAgent.com/2026fmiAgentAwards or reach out to your Internal Wholesaler.

Check your progress and access a detailed points summary including placement ratio and cases placed by logging into fmiAgent.com.

Qualification Points Required	Producer's Club 36,000	VIP Producer 66,000	President's Club 96,000
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	2 Off-Ship Excursions



For advisor use only. By invitation or recommendation from Financial Markets Inc only. Minimum of 12 paid policies. Advisor must have at least an 80% placement ratio. Qualification period runs January 16, 2026 through January 15, 2027. Points vary by carrier and product. See complete details at fmiAgent.com/2026fmiAgentAwards

FMI Financial Markets Inc
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 800-888-2829 | www.fmiAgent.com

QUALIFICATION GUIDELINES

- Minimum of 12 paid policies.
- Advisor must have at least an 80% placement ratio.
- Qualification Period: January 16, 2026 through January 15, 2027.
- 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/2026fmiAgentAwards for complete Qualification Points schedule.

Qualification Points and Premium Requirements	2026 fmiAgent Producer's Club	2026 fmiAgent VIP Club	2026 fmiAgent President's Club
Qualification Points Required	36,000	66,000	96,000
Premium Required to Earn Above Qualification Points (any combination)			
Premium Carriers - Life Premium	\$36,000	\$66,000	\$96,000
Other Carriers - Life Premium	\$72,000	\$132,000	\$192,000
Traditional Annuity Premium	\$1,200,000	\$2,200,000	\$3,200,000
MYG Annuity Premium	\$2,400,000	\$4,400,000	\$6,400,000
LTC, CI and DI Premium	\$90,000	\$165,000	\$240,000
Medicare Supplement Premium	\$300,000	\$550,000	\$800,000
Average Qualification Points Needed Monthly to Achieve Goal			
	3,000	5,500	8,000

For points details on each available product, visit fmiAgent.com/2026fmiAgentAwards

TERMS AND CONDITIONS

- For advisor use only.
- By invitation or recommendation from Financial Markets Inc only.
- All product sales must be appropriate, suitable and in the client's best interest based upon a comprehensive evaluation of the customer's financial needs, insurance needs, and objectives.
- 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 advisor or family members will not be eligible.
- The Qualification Points can be a combination of Annuity, Life and Health premiums. Please reference the Qualification Points applicable to each individual product for calculation.
- All policies must be issued, effective and paid with all delivery requirements accepted and acknowledged at the insurance company, no later than January 15, 2027 to be considered for Qualification Points.
- General Agents may not qualify unless pre-arranged in writing prior to contest.
- 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.
- Advisor 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).
- Advisor may qualify only once.
- 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, 2027.
- 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 may be issued to all producers for the fair market value of the trip.
- Advisor and one guest may attend; guest may not be another licensed Advisor unless a spouse.
- Travel arrangements to and from the event destination are the responsibility of the qualifying advisor.
- In cooperation with a third party, Financial Markets Inc is unable to make any modifications to the incentives guidelines.
- Trip dates: Saturday, May 15, 2027 through Thursday, May 20, 2027
- 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 advisor and guest.
- President's Club: Accommodations in a superior stateroom. Financial Markets Inc will provide two complimentary off-ship excursions per advisor and guest.