

Personal Producing General Agent

The Summit Club - Cuzco and Machu Picchu, Peru • April 22-25, 2009
Chairman's Council - Buenos Aires, Argentina • April 17-22, 2009
President's Club - Hilton Head, SC • March 19-22, 2009

Note: Chairman's Council qualifiers are eligible to attend EITHER the Chairman's Council trip OR the President's Club trip. The Summit Club qualifiers are eligible to attend EITHER the President's Club trip OR the Chairman's Council trip AND The Summit Club trip.

Qualification Guidelines

	Club Credits
President's Club:	\$135,000
Chairman's Council:	\$205,000
The Summit Club:	\$400,000

Pro-Rated Guidelines for New Contracts

\$11,250 per month of Club Credits is required, with a minimum of \$67,500 for the year. These pro-rated guidelines apply to President's Club eligibility only.

Lives

A producer may qualify for President's Club with 100 paid life cases and \$100,000 of paid life premium. Also, a producer new to the company may qualify for President's Club with 100 paid life cases and no premium requirement. This option is available only during the producer's first full year with the company.

Club Credits

Club Credits are a function of PREMIUM as follows:

Life Premium

- Club Credit equals 100% of **annualized** target life premium.
- Club Credit equals 3% of excess life premium.
- Please note that this calculation method will allow agents to receive full Club Credit up front for the entire **annualized** target premium, plus excess, when a case is paid.

Single Premium Life

- Club Credit equals 10% of the single premium amount.

Annuities

- Club Credit equals 10% of the premium, regardless of the product sold.

Qualification Facts

- **The qualification period is January 1, 2008, through December 31, 2008.**
- Only active agents in good standing at the time of convention are eligible.
- A minimum of 90% persistency is required at all levels.
- No expenses or allowances will be made to any invited qualifiers in lieu of attending either the President's Club or the Chairman's Council Meeting.
- Aviva will pay expenses for the qualifier and one guest (age 21 or older). Participation in all company sponsored events will be limited to you and your guest. Additional guests will not be allowed to participate or buy into the program.
- Aviva reserves the right to adjust club credits if a substantial portion of qualifying business lapses prior to the meeting.
- During the last two months of the qualification period, no rebilling of business will be permitted, nor can alternative policies be charged to your account. Club Credit is given only for business that has been issued and paid prior to the end of the qualification period.

Required Tax Reporting

Current tax law requires that the value of travel and other awards to qualifiers and their guests be reported on IRS Form 1099 for qualifiers of specific meetings, spouse or guest attendance at meetings, or when the value of tangible property awarded exceeds \$25. Aviva will be reporting on IRS Form 1099 the value of your guest's portion of the President's Club Meeting paid by Aviva (both travel and site expenses). This value will be reported to the IRS in your name. The Chairman's Council qualifiers and The Summit Club qualifiers also will receive 1099s for their own and their guest's portion of company-paid expenses for the Chairman's Council and The Summit Club portions of the trip.



**Qualification Period:
1/1/2008 - 12/31/2008**

Indianapolis Life Insurance Company
an Aviva Company
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Form 61277 1/08

