

# Dreams Become Reality in Paradise...Escape to Bermuda!

## Fairmont Southampton, Bermuda Beach Resort April 25 - 28, 2021

*Perched on Bermuda's stunning south shore with miles of pink sand beaches alongside their private beach club, dotted with lush flowers and towering coconut palms, the luxurious Fairmont Southampton, Bermuda beach, tennis, and golf resort serves island adventure and relaxation.*

*Trip includes round-trip airfare, hotel, and transfers for you and your guest.*



### Qualifications:

- For advisors contracted under First American Insurance Underwriters (FAIU).
- Qualification period: Business paid at FAIU from January 1 – December 31, 2020.
- To qualify, advisors must meet the following minimum requirement:
  - \*Any combination of \$150,000 target life, long-term care and disability premium.
  - Annuities are credited at 5%.
- All policies must be issued and paid no later than December 31, 2020. Five policies minimum.

*\*Excludes variable*

### Guidelines:

- Advisor may only qualify once.
- Business must be issued and placed. Cancelled and lapsed business will be subtracted from qualifying production.
- FAIU reserves the right to modify qualification requirements upon the introduction of new products & carriers.
- Advisor must be in good standing with FAIU and its carriers at the time of trip.
- Advisor must be currently contracted with FAIU carriers from which qualifying production is derived.
- All qualifying advisors must be directly contracted under FAIU.
- Advisor must not have any outstanding debit balances.
- Excess premium does not qualify for production credit.
- Travel arrangements will be scheduled from the nearest U.S. home city gateway as determined by FAIU's travel coordinator.
- Travel restrictions may apply.
- Trip is by invitation only.
- Expenses: The qualifier is responsible for all federal/state tax incurred as a result of attending the trip.
- A 1099 will be issued in the amount of the "fair market value" of the trip. It is suggested that participants consult their tax advisor in regard to tax treatment.
- FAIU reserves the right to adjust production credit on modifications to existing products, new products & new carriers.
- Please check with FAIU to verify credit calculation.
- Trip qualifications cannot be transferred.
- Trip is not redeemable for cash value or other remuneration.

For more details, contact your Brokerage Manager at 781.449.6800 or visit [www.faiu.com](http://www.faiu.com)

**FIRST AMERICAN**  
Insurance Underwriters