



LEGACY'S PRODUCER INCENTIVE TRIP

Incentive Program Details and Rules

The Ritz-Carlton Montréal: Experience life in the lap of luxury at the Ritz-Carlton Montréal, and you too will be singing “c’est si bon”— French for “it’s so good!” Since 1912, the “Grand Dame of Sherbrooke Street” has been the hotel of choice for discerning travelers from around the globe, setting a new standard of luxury. With \$2.8 million in qualifying premium, you can join us there September 10–15, 2016, and enjoy all that the Ritz-Carlton and Montréal—Canada’s most diverse metropolis—have to offer, including:



- Luxurious accommodations featuring cutting-edge technology, modern décor, and historic touches.
- Dining options highlighting local and artisanal Quebecois ingredients, as well as afternoon tea and a Dom Pérignon bar.
- An indoor saltwater pool overlooking downtown Montréal from the rooftop.
- Neighboring Golden Square Mile, with its high-end boutiques, galleries, and museums.
- Rejuvenating Parc du Mont-Royal and Jardin Botanique, where you can walk, bike, or take a relaxing horse-drawn carriage ride.
- Historic and vibrant Old Montréal, with its quaint charm.

C’est si bon, indeed!

Trip Dates

September 10–15, 2016

Trip Qualification

- This program is based on your personal production of \$2.8 million in qualifying premium.
- Producers contracted at the RD level or below are eligible. LOAs are not eligible.

Qualifying Premium

- Qualifying premium is based on personal production premium (including additional premium) paid July 1, 2015–June 30, 2016, on Legacy Exclusive Products.
- There is no partial qualification. Participation in any portion of this incentive program requires the minimum qualifying premium as shown on Page 1.
- Non-commissionable premium will not be included.
- Premium for cancelled policies will be deducted from qualifying premium.
- Legacy reserves the right to exclude from this program any products that may be released in the future.

Guests

Each qualifier may invite one guest.

Travel and Expenses

After the trip, each qualifier and one guest will be reimbursed for travel costs up to a maximum amount (to be announced at a later date) per person. Attendees are responsible for arranging travel to and from Montréal, Canada. **Qualifiers and their guests must have valid passports.** For additional entry and exit requirements for Canada, visit <http://travel.state.gov/content/passports/english/country/canada.html>.

Legacy will cover the costs of:

- Hotel accommodations (including sales tax) for each qualifier to be shared with his/her guest.
- All Legacy-sponsored food events.
- All Legacy-sponsored tours.
- Travel and expense reimbursement as noted above.

Program Guidelines

- The approximate value of the trip will be reported as income earned on a Form 1099 in the year the trip occurs. We recommend that you consult a tax adviser regarding any tax ramifications, as they apply to you.
- All qualifiers must be licensed, appointed, contracted, in good standing, and have no debit balances at the time of the trip.
- Qualification credit is given to the Producer number(s) designated on the annuity application.
- Qualification is complete only after qualifiers receive official notification from Legacy. Any Producer who qualifies, but for any reason does not attend, forfeits all rights and/or claims under this incentive program.
- This trip is nontransferable, and no cash or alternate prize will be awarded.
- Legacy is not responsible for trip changes, postponement, or cancellation resulting from situations or events unknown to the company or outside its control.
- Legacy, at its sole discretion, reserves the right to determine participant eligibility and attendance and may revise the rules or guidelines as needed, effective upon posting to LegacyNet®.

Please contact a Legacy Relationship Manager if you have any additional questions, 800-395-1053, Ext. 4002.