



Live the good life on a tranquil stretch of golden beach

**FINISH THE
YEAR WITH
A BANG!**

.....
*Earn double credit
for all business paid
in December!*

Ever wonder what it would be like to spend four days at one of the best hotels in Los Cabos, Mexico?

Wonder no more! Aviva Life and Annuity Company of New York is pleased to announce the 2012 Leaders Conference from October 18-21, 2012 at Fiesta Americana Grand Los Cabos Golf & Spa Resort in Mexico.

The qualification period for this top destination is from September 1, 2011 to August 31, 2012. Business must be in force during this period.



Agent and General Agent

Qualification Period: 9/1/2011 - 8/31/2012

Business must be in force during this period.

... to give you a head start we are including your production from September 2011 in the Qualification period.

Fiesta Americana Grand Los Cabos Golf and Spa Resort Qualification Production Guidelines

Agent: \$75,000
General Agent: \$200,000 (1 Principal)

Premium Determined as follows:

Life Premium:

Convention Credits equal 100% of annualized target life premium
Excess Life Premium not applied to convention credits

Single Premium Life:

Convention Credits equal to 10% of single premium life

Annuity Premium:

Does not qualify

Rules:

Qualification Period: 12 months: September 1, 2011 - August 31, 2012

Credits: Writing Agents credits apply to General Agency total. General Agents can use total agency credits to attend the meeting. Writing Agents credits will not be deducted from the agency total credits. No agent will be invited without his/her General Agent's approval.

Standing: General Agents cannot qualify as a writing agent. Agent and General Agency must be in good standing

Persistency: Convention Credits will be adjusted if qualifying business lapses or reduced prior to the convention

Aviva will pay expenses for the qualifier and one guest. Participation in all Aviva sponsored events will be limited to you and your guest.

Competition open to the Aviva Life and Annuity Company of New York General Agency Distribution.

No expense or allowance will be made to any invited qualifiers in lieu of attending the incentive trip.

Required Tax Reporting

Business meeting will be held during the conference therefore the value of travel and awards for qualifiers will not be reported on IRS Form 1099. Current tax law required that the value of the travel and awards to spouse and/or guest of the qualifier be reported on IRS Form 1099 when the value of tangible property awarded exceeds \$25.

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