

2020 Incentive Trip

DATE: February 25 – March 1, 2020

LOCATION: Dominican Republic (Site TBD)

*Again, there will be two Councils for 2020 — **President’s Council and Executive Council**. The qualification period is 12 months, from January 1, 2019 to December 31, 2019. The purpose of having two Councils is to enable more Financial Benefits Counselors to qualify and enable you to get to know one another and share ideas. **For 2019, all PC’s count for all Sons of Norway products, including Qualified Annuities, as well as outside carrier business.***

Note: Please note, there are changes in **PC requirements for the 2020 Incentive Trip. No changes in the number of Life Lives.

PRESIDENT’S COUNCIL

Those Counselors who produce at least **75,200 PC’s**, of which 29,400 PC’s need to be from **LIFE** products and **16 LIFE certificates*** within this 12-month qualifying period will qualify for President’s Council. Sons of Norway will pay for your airfare, hotel, and meals at our destination, (7 days, 6 nights). (Note the amount of **LIFE** PC’s needed for all of your spouse’s airfare to be paid for.) If you wish to bring your spouse but you did not achieve the full **89,250 PC’s**, your contribution toward your spouse’s expense will be limited to the pro-rated amount of the total PC’s and **LIFE** PC’s for your spouse’s airfare.

If you do not have a spouse, or if your spouse cannot attend, you may invite another immediate family member, age 18 or older, who will share room accommodations with you, under the above qualification rules. Children under age 18 cannot be invited to attend or accompany any attendee under any circumstance. The only exception: a newborn child.

The pro rata production requirement for new Financial Benefits Counselors that are hired in 2019, with contract dates January 1, 2019 and after, is as follows:

<u>Contract Date</u>	<u>Financial Benefits Counselor</u>		<u>Counselor and Spouse</u>	
	<u>**Total PC’s</u>	<u>**LIFE PC’s</u>	<u>**Total PC’s</u>	<u>**LIFE PC’s</u>
January 2019	75,200	29,400	89,250	32,550
February 2019	72,450	28,350	85,050	31,500
March 2019	69,300	27,300	80,850	30,450
April 2019	66,150	26,250	76,650	29,400
May 2019	63,000	25,200	72,450	28,350
June - Dec. 2019	59,850	24,150	68,250	27,300

** All LIFE apps count as one, with the exception of a Viking Voyager – you need 2 to count as one LIFE app.*

Date: 3/25/2019

EXECUTIVE COUNCIL

Those Financial Benefits Counselors who produce at least **44,100 PC's**, of which 21,000 PC's need to be from *LIFE* products and *12 LIFE certificates** within the 12-month qualifying period will qualify for Executive Council. Sons of Norway will pay for your airfare, hotel and meals at our destination, (6 days, 5 nights). (Note the amount of *LIFE* PC's needed for all of your spouse's airfare to be paid for.) If you wish to bring your spouse but you did not achieve the full 54,600 PC's, your contribution toward your spouse's expense will be the pro-rated amount of the total PC's and *LIFE* PC's for your spouse's airfare.

If you do not have a spouse, or if your spouse cannot attend, you may invite another immediate family member, age 18 or older, who will share room accommodations with you, under the above qualification rules. Children under age 18 cannot be invited to attend or accompany any attendee under any circumstance. The only exception: a newborn child.

The pro rata requirement for new Financial Benefits Counselors that are hired in 2019, with contract dates January 1, 2019 and after, is as follows:

<u>Contract Date</u>	<u>Financial Benefits Counselor</u>		<u>Counselor and Spouse</u>	
	** <u>Total PC's</u>	** <u>LIFE PC's</u>	** <u>Total PC's</u>	** <u>LIFE PC's</u>
January 2019	44,100	21,000	54,600	24,150
February 2019	42,000	20,475	52,500	23,625
March 2019	39,900	19,950	50,400	23,100
April 2019	37,800	19,425	48,300	22,575
May 2019	35,700	18,900	46,200	22,050
June - Dec. 2019	33,600	18,375	44,100	20,475

** All LIFE apps count as one, with exception of a Viking Voyager – you need 2 to count as one LIFE app.*

Additional Provision

For business sold to immediate family members (spouse, children, father and mother) in 2019 and later, that business needs to persist 25 months or longer. If not, the Production Credits will be reversed in the year the certificate lapses, thus affecting that year's incentive trip

Date: 3/25/2019