



2010 Legacy Producer Incentive Trip **A Scandinavian Cruise**

Incentive Trip Details and Rules

Board the spectacular *Silver Cloud* cruise ship and sail the North Seas in luxury! Sumptuous ocean-view suites. Distinctive European styling. Uncompromising service. Exquisite gourmet dining. Major ports of call: Copenhagen, Denmark; Hamburg, Germany; and Oslo, Norway.

Trip Dates

July 16–23, 2010

Trip Qualification

This program is based on your personal production of \$2.5 million in qualifying premium.

- Producers contracted at the RD level or below. LOAs are not eligible. Additionally, Wholesalers with 10 or more qualifying Producers in their direct downline will qualify.

Qualifying Premium

- Personal production premium (including additional premium) paid March 2, 2009, through April 2, 2010, on Legacy proprietary products. EnhanceMarkSM premium qualifies at 50%, and RateMark[®] premium is excluded.
- There is no partial qualification. Participation in any part of this cruise requires submission of \$2.5 million in premium.
- Premium on same-company transfers made by exchange, surrender, partial withdrawal, or penalty-free withdrawal will not be included.
- Premium on transfers between carriers that distribute products through Legacy may be excluded.
- Commission chargebacks will be deducted from qualifying premium.
- Should the insurance carrier cancel an annuity contract, resulting in a chargeback, the amount of premium charged back will be deducted from qualifying premium.
- Legacy reserves the right to exclude from this program any products that may be released in the future.

Program Guidelines

- The approximate value of the trip will be reported as income earned on a 1099 in the year distributed. 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 does not attend for whatever reason, 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 Marketing Group®, at its sole discretion, reserves the right to determine participant eligibility and may revise the rules or guidelines as needed.

Guests

Each qualifier may invite one adult guest. Children over six months are welcome at an additional charge. Due to safety reasons and cruise restrictions, carrier is unable to accommodate children under six months and women more than 24 weeks pregnant. Carrier must be notified 90 days prior to ship's departure of any children between the ages of 6–12 months, and a signed and notarized waiver will be required.

Travel and Expenses

Each qualifier and one guest will be reimbursed up to a maximum amount (to be announced at a later date) for travel expenses. Attendees are responsible for arranging travel to and from the city of embarkation. Qualifiers and their guests must have valid passports.

Legacy will cover the costs of:

- A room (including sales tax) for each qualifier and his/her guest.
- All Legacy-sponsored food events.
- All Legacy-sponsored tours.

Note: Travel to a foreign country is governed by that country's entry and exit rules. Please check rules and specific guidelines for other entry and exit requirements at the [U.S. State Department website](#).

Please contact a Legacy Relationship Manager if you have any additional questions, 888-343-0882.