

# Aloha Hawaii 2012 National Sales Conference



## Qualification Criteria

### Qualifying Period

The qualification period extends over a 24-month period from January 1, 2010 to December 31, 2011.

### President's Club

With **200,000 Conference Credits** from eligible BMO® Insurance products, and a minimum of 10 settled insurance applications during the Qualifying Period, each President's Club Qualifier will attend 7 nights cruising the Hawaiian Islands **PLUS** upon arrival benefit from upgrades throughout the conference.

### National Club

With **85,000 Conference Credits PLUS** a minimum of 10 settled life applications from eligible BMO Insurance business during the Qualifying Period **OR**

**70,000 Conference Credits PLUS** a minimum of 40 settled life applications from eligible BMO® Insurance business during the Qualifying Period.

Each National Club Qualifier will attend 7 nights cruising the Hawaiian Islands.

# Tracking Your Production

Visit [www.bmoinsurance.com/advisor](http://www.bmoinsurance.com/advisor) to see your total conference credits to date, along with a summary of qualification criteria for easy reference. After you login to Advisor Support select Commission Inquiry, then select Reporting from the left hand menu and click on Conference Credits.

Eligible BMO Insurance Products	Conference Credits
Universal Life	1 Conference Credit equals \$1 Net Annual First Year Commission (NAFYC)
Term/Permanent Whole Life	1 Conference Credit equals \$1 Net Annual First Year Commission (NAFYC)
Critical Illness	1 Conference Credit equals \$1 Net Annual First Year Commission (NAFYC)
Single Premium Immediate Annuity (SPIA)	1 Conference Credit equals 50% of the Net Annual First Year Commission (NAFYC) to a maximum of 30,000 Conference Credits

We will inform you of any new eligible products added to the list during the Qualifying Period.

Eligible Products will not include business settled by independent advisors on their own life, or that of their immediate families.



# Conference Rules

Independent advisors contracted with BMO Life Assurance Company (BMO Insurance) are eligible to participate. To be eligible to receive an invitation to the conference, a Qualifier must hold a valid life insurance license, achieve the minimum stated qualification requirements as previously outlined, and maintain their BMO Insurance contract in force at the time of travel.

All eligible participants must support industry and regulatory guidelines including full disclosure to their customers of participation in the BMO Insurance conference.

All Qualifiers must meet the Company's standard persistency rate for business retention of no less than 85%. Eligible Products must be settled between January 1, 2010 and December 31, 2011 and must remain in force up to the date of the conference.

All Qualifiers may invite a companion (e.g. spouse) to accompany them for the duration of the trip.

Attendance at the conference is by invitation from BMO Life Assurance Company. Conference invitations are discretionary awards in recognition of Qualifiers efforts and are not earned benefits. Your conference companion is the only person permitted to accompany you. The conference will have a business focus and therefore, children are not permitted to attend the conference.

Qualifiers and their guests must be prepared to travel in the manner set forth by BMO Insurance. While personal itineraries will be taken into consideration whenever possible, any additional expenses related to such itineraries will be the sole responsibility of the Qualifier. A Qualifier, who for any reason is unable to attend the conference as awarded, is not entitled to any other compensation, or to substitute in his/her stead any other person.

The non-business portion of the conference must be reported for tax purposes. After the completion of the conference, BMO Insurance will issue each Qualifier a letter detailing the taxable benefit breakdown. All taxes are your responsibility and you are responsible to report this.

BMO Insurance reserves the right not to invite any person whose attendance would, in BMO Insurance's judgement, be inappropriate for any reason.

BMO Insurance reserves the right to change the dates and location(s) of the conference.

BMO Insurance reserves the right to withdraw this program completely based on industry and/or regulatory decisions and trends.

BMO Insurance will be the final authority as to the interpretation of these rules.



For Advisor Use Only.

Information contained in this document is for illustrative purposes and is subject to change without notice.

Insurer: BMO Life Assurance Company.

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