



Your other life awaits in Monaco.

Your other life, in another world, in Monaco, June 7–11, 2020.

You'll live just steps from the famed Monte Carlo Casino. From there you can stroll west to explore the Musée océanographique. Or feel the ocean breeze off the Mediterranean in Port Hercule. The world's elite salespeople like yourself will be catered to at Cigna Supplemental Benefits (CSB) 2020 Incentive Trip. Your other life is waiting – in Monaco.

How to qualify

- ◆ March 1, 2019–February 29, 2020
- ◆ Earn 500% of IAP* for supplemental health, accident, hospital and whole life
- ◆ Earn 100% of IAP* for Medicare Supplement
- ◆ No cap on qualifiers

Who will qualify

National Marketing Organization (NMO)

All NMOs with a minimum of \$7,500,000 in production credits will be able to bring one qualifier and a guest. All NMOs that reach a minimum of \$15,000,000 in production credits will be able to bring two qualifiers and a guest for each.

Recruiting agency

All recruiting agencies with a minimum of \$2,000,000 in production credits will be able to bring one qualifier and a guest.

Agents

All agents with a minimum of \$250,000 in production credits will be able to bring one qualifier and a guest.



Monaco is waiting

Monaco is just two square miles in size with so much to do and so little effort to experience it all.

[Experience the Formula One racecourse](#)

[Explore the famed Musée océanographique](#)

[Wander through Princess Grace's Rose Garden](#)

Together, all the way.®



*Issued Annualized Premium.

Official rules

1. You and your guest will enjoy 5 days/4 nights at the Monte Carlo Bay Hotel & Resort from Sunday, June 7 to Thursday, June 11, 2020.
2. Qualification period: March 1, 2019 through February 29, 2020.
3. Agents with a minimum of \$250,000 in production credits during the qualification period, based on personal production, can qualify.
4. Recruiting agencies with a minimum of \$2,000,000 in production credits during the qualification period will earn a trip for one agency representative.
5. National Marketing Organizations (NMOs) with a minimum of \$7,500,000 in production credits during the qualification period will earn a trip for one agency representative. NMOs with a minimum of \$15,000,000 in production credits during the qualification period will earn a trip for two agency representatives.
6. Medicare Supplement products earn 100% of IAP for production credit. Excludes Medicare Supplement products sold to Washington residents.
7. Supplemental products (Cancer, Heart, Accident, Hospital and Whole Life) earn 500% Issued Annualized Premium (IAP) starting July 1, 2019. All qualifying supplemental product sales before July 1, 2019 will earn 300% IAP.
8. Sales of Worksite Hospital Indemnity, Worksite Flexible Choice Cancer and Heart Attack & Stroke, and Worksite Accident Treatment will not count toward qualification.
9. Insurance application must be signed between March 1, 2019 and February 29, 2020, and received at the home office by March 7, 2020.
10. Business must be in force when eligibility is being determined.
11. The 2020 Cigna Supplemental Benefits (CSB) Incentive Trip is subject to all applicable federal, state and local laws and regulations. Void where prohibited by law.
12. Agent's policyholder book of business must demonstrate the ability to achieve and maintain a minimum of 70% retention during the contest period. CSB calculates retention by dividing active/issued.
13. All replacements and business written on agent or immediate family members does not count toward qualification.
14. Cost of trip will count toward earnings, will be taxed accordingly and is not redeemable for cash.
15. Trip is for qualifying agent and one adult guest (21 years or older). Children are not allowed as guests.
16. Trip is not transferable, nor can it be rescheduled or substituted.
17. Agents can qualify for this trip only once. Contact your upline to determine eligibility.
18. CSB and its affiliates hold no liability during the qualification period or the trip itself.
19. CSB reserves the right to revise the qualification rules (including qualification based on agent's time of appointment) at any time without notice, and also reserves the right to terminate the promotion. Location, dates and hotel are subject to change at CSB's discretion.
20. Agent must be in good standing with CSB and not violate the terms of the Agent Agreement.
21. Agent production numbers shown in other sources may include production with other products that do not qualify for this trip.
22. Only business personally produced by the agent counts toward personal production credit.
23. CSB will make all determinations regarding the trip, including but not limited to, whether an agent is qualified. CSB's decisions will be final and conclusive.
24. Agents and their guests will be responsible for acquiring passports before the trip.
25. You and your guest must have a valid passport as of March 2020, when we begin to book your flights.
26. The passports must be valid through six months past the date you and your guest reenter the United States. For example, if the trip ends June 11, 2020, and you are returning home that day, your passport must not expire before December 11, 2020.
27. We cannot book flights or take any guests that do not have a valid passport, based on the rules above.



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