



Destination 2019

HEARTLAND 2019 CONVENTION

Westin Hotel in Playa Conchal, Costa Rica

Qualification Period: July 1, 2018 - December 31, 2018

Trip Dates: June 27, 2019 - July 1, 2019

QUALIFICATION DETAILS

PRODUCERS/WRITING AGENTS:

- **Agents:** A minimum of 60 qualifying points.
- **Recruiting Agency Qualification:** Any Recruiting Agency with IAC with a designation of NMO must meet a minimum of 750 points from downline production (not including personal production). Any designations below this level can personally write and qualify with 60 personal production points or qualify with a total of 180 points from downline production.

CREDITS

PRODUCT	Points
Medicare Supplement	1
Per Application	

ELIGIBILITY:

By participating in Destination 2019 incentives program, you agree to release and hold harmless Heartland Financial Group and Insurance Companies participating and/or sponsoring Destination 2019, their affiliates, owners, directors, officers, employees and agents from any and all liability for any damage, injury, or loss of any kind related to participation or eligibility in the Destination 2019 incentive program

Heartland Financial Group and/or affiliated marketing companies reserve the right in its sole discretion, to cancel or change Destination 2019 incentive rules at any time

All qualifying participants must remain in good standing and actively contracted at the time of the trip.

QUALIFICATION IS BASED ON APPROVED APPLICATIONS:

- Application(s) must be written through Heartland Financial Group.
- Qualifying applications must have a signature date on the application between July 1st and December 31, 2018. All policies must be issued by January 31, 2019. Policies must remain in force on March 1, 2019. Open Enrollment and Underwritten Medicare supplement applications qualify. Disability and Guaranteed Issue Medicare supplements are excluded and do not count toward the total.
- Policies that are approved by IAC and reporting to Heartland Financial Group but are canceled by the insured will be subtracted from the production credit total.

QUALIFYING APPROVED CARRIERS:



The value of Destination 2019 incentives will be reported as income to the qualifying recipient in accordance with the rules and regulations of the Internal Revenue Services. The recipient will be responsible for any taxes due. You may wish to consult a tax professional

Agent qualifiers are invited to bring one guest. Agents and their guest are responsible for acquiring passports for the trip.

** IAC designation can qualify with a minimum of 60 qualifying points in personal production or 180 qualifying points from downline.