

DISCOVER CURACAO



DESTINATION

Santa Barbara Beach & Golf Resort

DATE

February 12-19, 2021 (7 nights)

February 14-19, 2021 (5 nights)

QUALIFICATION PERIOD

11.2.2019 to 11.1.2020

KSKJ LIFE AGENT INCENTIVE TRIP

Indulge your wanderlust in the Dutch Caribbean where culture, natural beauty and rich history awaits you. This all-inclusive resort is nestled beachfront on the Caribbean Sea in Curacao with a 2,000 acre slice of paradise.

QUALIFICATION REQUIREMENTS

Level	Horizon	Grand Experience	CEO Circle
# of Nights	5	7	7
Minimum Premium Credit for Agent Qualification	\$48K	\$74K	\$104K
Minimum Premium Credit for General Agent Qualification <i>3 agents must qualify*</i>	\$250K	\$400K	\$600K
		*A representative from each of the top 2 GA's only	
Production Credit <ul style="list-style-type: none">• 120% credit for traditional whole life and term annualized premium• 100% credit for final expense annualized premium• 12% credit for Single Premium whole life (SPWL) premium• 2% credit for qualified and non-qualified annuity premium Agents will receive 1099 for the airfare of their guests			

Track your Progress: www.mykskj.com

Visit <https://www.santabarbararesortcuracao.com/> for resort details



Experience more ...

Grand Experience 74K points

- 7 nights
- Ocean View Room
- Grand Dining
- Off-site excursion
- KSKJ Swag
- All-inclusive perks

ADDITIONAL DETAILS

- Premium credits based on Life and Annuity Products only
- Premium credits will be awarded on additional annuity deposits on policies written during qualification period
- No premium credits will be awarded for agent or immediate family business written in the last 30 days of the qualification period.
- Business must be approved by November 30, 2020 to be eligible for the trip
- 1035 exchange cases that are still pending at the end of the campaign will be given full credit as long as the Home Office receives a valid assignment form, replacement form, last statement from current trustee and an approved app.
- If you split a case, you will only receive premium credits based on your commission percentage
- Policy fee will be included in qualifying premium
- Premium credits will not be awarded for KSKJ Life policy cash value rollovers
- Agents must be contracted and remain in good standing with KSKJ Life through February 19, 2021.
- Lapses, surrenders, withdrawals, deaths and declines will be subtracted
- No cash substitute
- Not transferable
- Overall persistency should be a minimum of 85% or better
- Agent-driven full withdrawals and transfers may reduce your premium credits for the trip
- Attendance is limited to the qualifying producer and one guest. Travel and accommodation expenses incurred for additional guest(s) beyond one will be paid by producer
- KSKJ Life reserves the right to change or interpret rules at any time
- Eligibility is subject to change based on regulatory changes
- Agents are invited to participate in this experience as a reward for their business and at the discretion of KSKJ Life



104K points

- 7 nights
- Ocean View room
- Grand dining
- Off-site excursion
- Flight Perks
- Exclusive Gift
- Private dining with CEO
- KSKJ Swag
- All-inclusive perks

Point standing can be found at myKSKJ.com



Trip registration will be handled by KSKJ Life. This includes making reservations for the resort and booking airfare for agent and guest(s).