

Foresters Financial

La dolce vita (the sweet life)

Step into Puglia, Italy, where every moment echoes with classic elegance, rich cultural soul and the cinematic allure to celebrate your success.



Foresters Financial Convention 2027

Your Foresters Financial™ production efforts can earn you the chance to celebrate at the breathtaking Borgo Egnazia in beautiful **Puglia, Italy**. This program is open to:

Level	Minimum qualifications	Number of eligible top qualifiers
Producer level: Agent/General agent	– \$100,000 Convention credits – Minimum of 12 new life cases	5
IMO/MGA: (Influencer, builder, downline production)	– \$600,000 Convention credits	20
Top contract holder	– \$3,000,000 Convention credits – \$10,000,000 Convention credits* *Awarded roundtrip first class airfare for invitee and guest	10

Foresters
Financial

BORGO
EGNAZIA
NOWHERE ELSE

PUGLIA, ITALY • CONVENTION 2027, APRIL 5-10

Qualification period

January 1–November 30, 2026

Applications must be issued and paid, and all issue requirements (including delivery, where applicable) satisfied by November 30, 2026.

Convention credit is calculated as follows:

- Life Net Paid Commissionable Annualized Premium (total Annualized Premium less the unearned portion of Annualized Premium on Lapses, Surrenders and Refunds)
- BrightFuture and Prepared II calculated at 50% of Annualized Premium
- UL excess calculated at 5% of Earned Premium above target
- Paid-up Additions Rider at 5% of Annualized Premium

Eligibility

Foresters records will determine qualification results and eligibility.

- Agents must be in good standing with Foresters at the time of the convention
- Attendance is available only to those who qualify and are invited by Foresters to attend
- Any guest of the qualifier must be a minimum age of 21
- Individuals who, for any reason, are unable to attend, are not entitled to any other compensation, nor may the qualifier substitute in his/her stead any other person

Program inclusions

- Round trip air from the major airport nearest to your US home city
- Ground transportation from the airport to the hotel
- Luxury hotel accommodations
- Program activities and events
- All program related gratuities and sales taxes

Any deviation from the convention program is at the qualifier's expense and subject to availability. Foresters may, if necessary, amend the qualification requirements, guidelines or prizes at any time during the qualification period.

Invitations to attend

Attaining convention credits/qualification requirements may make the qualifier and one guest eligible to receive an invitation. The invitation will be extended to the qualifier and one guest only.

Persistency or placement

Foresters reserves the right to withhold an invitation should persistency or placement fall below the following minimum acceptable levels:



Persistency

– 13 months: 76.0%	– 6 months: 85.4%
– 9 months: 81.3%	– 3 months: 87.9%
– Placement: 70.0%	

Writing agent

The agent number listed on the application receives the convention credits as the writing agent, except on split cases. All agents on split cases receive the proportional convention credits. However, for quality of business measures (persistency and placement), the case will only be assigned to the writing agent.

The agent signature must correspond with the agent number. An agent cannot transfer convention credits to another agent.

Expenses

Federal/state income tax incurred as a result of attending the convention is the responsibility of the qualifier. A 1099 in the amount of the "fair market value" of the trip may be issued. It is suggested that participants consult their tax advisor in regard to tax treatment.

Certificates written on families

Certificates written on an agent's own life or on the lives of the agent's spouse and/or children will not count towards qualifications/convention credits.

Standings

Available on ezbiz, Foresters producer website, where applicable.

The Independent Order of Foresters
789 Don Mills Road
Toronto, Canada M3C 1T9

U.S. Mailing Address:
PO Box 179
Buffalo, NY 14201–0179

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Foresters reserves the right, in its sole discretion, to amend, suspend, or cancel this incentive program, including its qualification requirements, guidelines, prizes, travel arrangements, event itinerary, or any other component, at any time and without prior notice, including after the qualification period has ended. Foresters is not liable for any costs, losses, or damages resulting from any such amendment, suspension, or cancellation.

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