



Italy

CAMPAIGN PERIOD SEPTEMBER 1, 2021 – NOVEMBER 30, 2022



Bahamas

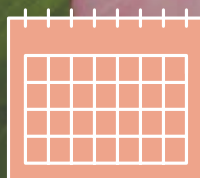


Experience
the world *with us!*



Travel Dates

Italy: July 2023
Bahamas: April 2023



Campaign Period

September 1, 2021 –
November 30, 2022



Qualifying

We're glad you're interested in our Incentive Travel program! Here's some information to get you started toward qualifying for these amazing trips:

- Write a minimum of 10 qualifying Life Company policies totaling \$1,500 of first-year commission credit to qualify to travel.
- Increase your property and casualty (*P & C*) premium volume with Concord during the campaign period to lower your buy-in cost to travel.
- Every \$5,000 of premium increase your agency has during the campaign reduces the buy-in of your trip by \$200.
- You may further reduce your buy-in with additional Life Company production. Every \$1,500 of Life Company commission credit reduces the buy-in by \$165, which means you can earn a trip on life production alone.
- All Concord lines of business count toward your *P & C* premium volume (including *Atlantic Casualty and Auto-Owners Specialty Insurance Company business*), with the exception of flood insurance and residual market business.
- The buy-in charts in this guide are for a qualified traveler and spouse/guest. Your agency will receive monthly reports from Auto-Owners to track your progress.
- Find everything you need, including registration, your trip reports and trip information, by logging on to the Concord Group portal and selecting "Incentive Travel Program" from the left navigation bar.



Campaign Rules

Rule 1 – Campaign Period

Qualification Period – September 1, 2021 through November 30, 2022.

Rule 2 – Minimum Life Qualifications

For each couple or single attendee, a minimum of 10 Life Company policies producing \$1,500 or more of first-year commission credit must be received in our home office on or before November 30, 2022, and put in-force by January 15, 2023.

Although every effort is made to accommodate all qualifying travelers, a limited amount of space is available. In order to receive priority reservations, it is highly recommended the minimum Life Company business requirements be met by June 30, 2022.

Rule 3 – Eligible Lines of Business

All eligible P & C premium growth, including Atlantic Casualty and Auto-Owners Specialty Insurance Company business, will go toward reducing the buy-in cost to travel. No minimum P & C amount of business is required, but all growth in premium helps to reduce the cost to the agency to travel.

Eligible lines for P & C include all lines of insurance except:

- Flood
- Residual market business
- Atlantic Casualty North Carolina Reinsurance Facility Business

A change in structure of an agency does not necessarily result in a premium increase/decrease. When such a change takes place, adjustments will be made to achieve equity for all parties.

Rule 4 – Credit for Property and Casualty Policies

Any one policy will be capped at +/- \$20,000. Audits will be capped at +/- \$5,000.

Rule 5 – Retention Ratio

Each month, your agency's personal lines retention ratio will be compared to the state average personal lines retention ratio, and if your ratio is higher than the state average, you will earn bonus premium to reduce your buy-in amount. In addition, your agency's commercial retention ratio will be compared to the state average commercial retention ratio and, if higher, will earn bonus premium similar to personal lines.

Rule 6 – Life New Business Rules

Campaign credit will be given for first-year commission credit on signed life applications received in our home office September 1, 2021 and November 30, 2022, resulting in an issued and paid-for policy by January 15, 2023.

In all cases, the maximum life commission credit that will be allowed on any one insured person is \$2,000 per line of business. A maximum of one policy count will be allowed for each individual, for each line of business of Auto-Owners Life Company. Permanent life insurance (*Universal Life or Whole Life*) and term life insurance with a minimum death benefit of \$100,000 each shall be counted as two different lines of business, and earn a policy count for each.

Example: If a term policy over \$100,000 death benefit and a Whole Life policy over \$100,000 death benefit were issued for the same individual, campaign policy count credit will be 2. If two term policies were issued for the same individual, the campaign policy count credit will be 1.

A term policy issued during a previous campaign and converted to a permanent policy (*not including Simplified Issue products*) will receive policy count and campaign commission credit as described in Rule 7.

Rule 7 – Life Policy Count Credits

Production for Perma Term 2 and 3 Universal Life will earn application count credit calculated at 150% credit. All other policies will earn policy count at 100%.

Five Year Simplified Issue Term policies will earn policy count credit calculated at 50%.

Rule 8 – Policies Must be in Force for Credit

Life policies for which commission credit was given that are not in force on January 15, 2023, will be deducted.

Rule 9 – Policies Owned by or on Agency Personnel

Life insurance applications received after June 30, 2022, owned by or on the lives of agents and agency employees must have the first two years' premium paid at time of issue to receive campaign credit. For Universal Life, only one year's premium is required under this rule. This rule does not apply to Single Premium Whole Life or 10 Pay Whole Life.

Rule 10 – Persons Eligible for Travel

Persons eligible for travel: licensed agent and spouse/guest, key agency employee and spouse/guest. Children and grandchildren of agency employees are welcome on family-designated Bahamas trips. A key agency employee must be a full-time employee of the agency to qualify. A full-time employee must be currently employed for a minimum period of six months prior to travel time. Agency and all travelers must be active and in good standing with the company at the time of the trip.

Rule 11 – No Substitute Arrangements

No substitute arrangements nor cash payments can be made in lieu of the accommodations furnished to you by the company. Auto-Owners pays travelers' airfare, accommodations, certain meals (*shown in final itinerary*), tips and service charges for all group activities, plus expenses for all events listed in the final itinerary furnished by the company. All other expenses, such as beverages, extras ordered at table, in-room mini bars, laundry, telephone calls or items of a personal nature, must be paid by the individual incurring such charges.

Rule 12 – General Intent

The rules and conditions set forth in this brochure convey the company's general intent. Should any circumstances arise bringing about inequities for travelers and/or the company, the company reserves the right to modify rules for any individual or for the traveling group. Should unsettled international conditions or other factors arise, the company reserves the right to modify or terminate the program, but will substitute other destinations or arrangements of equal value. The company reserves the right to modify the rules in order to maintain regulatory compliance.

Questions?



Contact your
Marketing
Representative



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Incentive Travel
Website
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Phone
800.346.0346
ext. 51793, 58708 or 50387



Roman Forum – Rome



Italy



The Colosseum – Rome



Trevi Fountain – Rome



Il Duomo – Florence



Vineyard – Florence

We're excited to share some of the highlights of your dream vacation to Italy! You'll indulge in the rich culture, history, and iconic art and architecture in Rome and Florence. Authentic Italian cuisine offers an abundance of locally sourced fresh ingredients that, when paired with the perfect glass of Italian wine, will ignite your palate.



Rome Cavalieri

views, and sheer artistic essence that permeates throughout the city's streets. Taking a stroll through Florence's piazzas you will find an abundance of markets, outdoor cafés and shops, which is the perfect way to soak in the city.

You will begin your Italian adventure in Rome with a four-night stay at the Rome Cavalieri, A Waldorf Astoria Hotel. Situated on one of the Seven Hills of Rome, the Rome Cavalieri offers a commanding view of the Eternal City. The Rome Cavalieri will exceed your expectations time and again with Michelin-star dining, one of the world's most prestigious art collections, a luxury Spa, and 15 acres of private park.

As the longtime center of the powerful Roman Empire, you'll find nearly 3,000 years of architecture, history and culture throughout the city. You will see the Roman Colosseum, used for gladiator fights and hunting simulations involving ferocious and exotic animals. Within walking distance, you can explore the Roman Forum, which was the center of day-to-day life in Rome, often hosting triumphal processions and elections. And, don't miss the Pantheon and the Spanish Steps during your Roman adventure.

Our journey will also take you north to Florence, capital of Italy's Tuscany region. You will spend four nights at The Westin Excelsior, an iconic luxury experience on the banks of the Arno River. Located in the heart of Florentine culture, The Westin Excelsior is the perfect location to experience the vibrancy and life of this charming city by immersing yourself into the local culture. Florence is a city that expresses itself through its architecture, landscape



Westin Excelsior – Florence

Florence is a treasure-trove of artistic and architectural gems, home to the masterpieces of the defining artists of the Renaissance. The statue of David by Michelangelo and "Annunciation" by Da Vinci are two of the most famous pieces of Renaissance art that record the vibrant history of the era. Santa Maria del Fiore, or as the locals know it, the Duomo, is the prominent landmark of the Florentine skyline. Florentines share an enormous pride in their culinary tradition of quality produce locally-sourced, seasonally and sustainably. The city, surrounded by vineyard rich hills, is one of the most famous and prestigious wine regions in the world, and is a gourmet paradise where eating and drinking exceedingly well is mandatory. Rich in culture, backdropped by history and anchored by family, faith and food, the Florentine lifestyle is la dolce vita or "the sweet life."

We look forward to taking you on your Italian adventure in the summer of 2023!



Bahamas





Start planning your escape to the warm and sunny paradise of Nassau, Bahamas. With a tropical marine climate, the Bahamas enjoys seasonably warm and pleasant weather year-round, making this the perfect spring break destination for you and your family.

You won't find a better spot to relax and enjoy the best life has to offer.

your family at the Vacation Café with chef-inspired selections.

You will spend four nights in deluxe ocean-view rooms at the new Margaritaville Beach Resort Nassau with views of lapping sapphire waves, palm trees and white-sand beaches. The resort, which just opened this year, offers spectacular food, amazing activities and frozen beverages, all with a laid-back, tropical vibe.

You and your family don't need to leave the resort to experience a relaxed island vacation. Splash around the lazy river or test your balance on the FlowRider at the Fins Up Water Park, work your way up the climbing wall, or explore the high-tech entertainment complex, which includes virtual-reality sports, karaoke, bowling and billiards. Afterwards, rejuvenate at the St. Somewhere Spa, where you'll enjoy a tranquil, tropical setting inspired by the sun, sand and sea. Younger guests will have fun hanging out at the Parakeets Kids Club with pool and beach games, arts and crafts, and other activities.

The variety of island-inspired eateries and bars offer something for all ages. JWB Prime Steak and Seafood, named after the one and only Jimmy Buffett, elevates traditional surf and turf. At Joe Merchant's Bakery you can enjoy your favorite beverage and the savory smell of freshly baked pastries while soaking in ocean views from their indoor or outdoor seating areas. Enjoy a relaxing meal with

Grab your daily Starbucks fix at The Pointe Market, a general store and gourmet market offering a curated selection of wine, local and international beers, cheese, dips and much more. While lounging by the pool, indulge in a signature burger while sipping a frozen cocktail at Feeding Frenzy. Or choose a lighter option such as fresh salad or fish tacos.

The Changes in Latitude Lobby Bar is the perfect place to dive into the island state of mind, with handcrafted cocktails to keep you cool in the hot sun. Just steps from the sun-splashed Junkanoo Beach and on the poolside deck, soak up the breezy Bahamian vibe and an ice-cold refreshment at the 12 Volt Bar. Sit back, relax and experience breathtaking, panoramic views of Nassau Harbour from the one-of-a-kind rooftop venue, Graycliff Sky Lounge.

After a day of fun in the sun, kids will enjoy an ice cream cone or sundae made with Ben & Jerry's ice cream at Milk + Cream. This ice cream parlor also serves up bubble tea lattes and fruit teas with flavors like lavender, mango, strawberry and pineapple, finished with add-ons like tapioca pearls.

You won't find a better spot to relax and enjoy the best life has to offer. So kick back, relax, and get into the Margaritaville state of mind.

Start earning the trip of a lifetime!

- 1 SET GOALS**
 After reviewing the buy-in charts, set your goals high to qualify multiple couples for more than one trip.
- 2 REGISTER**
 Registration is now open! Pay a reduced deposit until February 28, 2022.
- 3 WATCH THE VIDEO**
 To learn even more about these exciting destinations, visit aotrips.com!

	Increase in Property/ Casualty Premium	First-Year Life Company Policies and Commission Credit Per Couple									
		10 Policies \$15,000	10 Policies \$13,500	10 Policies \$12,000	10 Policies \$10,500	10 Policies \$9,000	10 Policies \$7,500	10 Policies \$6,000	10 Policies \$4,500	10 Policies \$3,000	10 Policies \$1,500
ITALY BUY-IN	325,000	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
	320,000	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	\$35
	310,000	FREE	FREE	FREE	FREE	FREE	FREE	FREE	\$105	\$270	\$435
	300,000	FREE	FREE	FREE	FREE	\$10	\$175	\$340	\$505	\$670	\$835
	290,000	FREE	FREE	\$80	\$245	\$410	\$575	\$740	\$905	\$1,070	\$1,235
	280,000	\$150	\$315	\$480	\$645	\$810	\$975	\$1,140	\$1,305	\$1,470	\$1,635
	270,000	\$550	\$715	\$880	\$1,045	\$1,210	\$1,375	\$1,540	\$1,705	\$1,870	\$2,035
	260,000	\$950	\$1,115	\$1,280	\$1,445	\$1,610	\$1,775	\$1,940	\$2,105	\$2,270	\$2,435
	250,000	\$1,350	\$1,515	\$1,680	\$1,845	\$2,010	\$2,175	\$2,340	\$2,505	\$2,670	\$2,835
	240,000	\$1,750	\$1,915	\$2,080	\$2,245	\$2,410	\$2,575	\$2,740	\$2,905	\$3,070	\$3,235
	230,000	\$2,150	\$2,315	\$2,480	\$2,645	\$2,810	\$2,975	\$3,140	\$3,305	\$3,470	\$3,635
	220,000	\$2,550	\$2,715	\$2,880	\$3,045	\$3,210	\$3,375	\$3,540	\$3,705	\$3,870	\$4,035
	210,000	\$2,950	\$3,115	\$3,280	\$3,445	\$3,610	\$3,775	\$3,940	\$4,105	\$4,270	\$4,435
	200,000	\$3,350	\$3,515	\$3,680	\$3,845	\$4,010	\$4,175	\$4,340	\$4,505	\$4,670	\$4,835
	190,000	\$3,750	\$3,915	\$4,080	\$4,245	\$4,410	\$4,575	\$4,740	\$4,905	\$5,070	\$5,235
	180,000	\$4,150	\$4,315	\$4,480	\$4,645	\$4,810	\$4,975	\$5,140	\$5,305	\$5,470	\$5,635
	170,000	\$4,550	\$4,715	\$4,880	\$5,045	\$5,210	\$5,375	\$5,540	\$5,705	\$5,870	\$6,035
	160,000	\$4,950	\$5,115	\$5,280	\$5,445	\$5,610	\$5,775	\$5,940	\$6,105	\$6,270	\$6,435
	150,000	\$5,350	\$5,515	\$5,680	\$5,845	\$6,010	\$6,175	\$6,340	\$6,505	\$6,670	\$6,835
	140,000	\$5,750	\$5,915	\$6,080	\$6,245	\$6,410	\$6,575	\$6,740	\$6,905	\$7,070	\$7,235
	130,000	\$6,150	\$6,315	\$6,480	\$6,645	\$6,810	\$6,975	\$7,140	\$7,305	\$7,470	\$7,635
	120,000	\$6,550	\$6,715	\$6,880	\$7,045	\$7,210	\$7,375	\$7,540	\$7,705	\$7,870	\$8,035
	110,000	\$6,950	\$7,115	\$7,280	\$7,445	\$7,610	\$7,775	\$7,940	\$8,105	\$8,270	\$8,435
	100,000	\$7,350	\$7,515	\$7,680	\$7,845	\$8,010	\$8,175	\$8,340	\$8,505	\$8,670	\$8,835
	90,000	\$7,750	\$7,915	\$8,080	\$8,245	\$8,410	\$8,575	\$8,740	\$8,905	\$9,070	\$9,235
	80,000	\$8,150	\$8,315	\$8,480	\$8,645	\$8,810	\$8,975	\$9,140	\$9,305	\$9,470	\$9,635
	70,000	\$8,550	\$8,715	\$8,880	\$9,045	\$9,210	\$9,375	\$9,540	\$9,705	\$9,870	\$10,035
	60,000	\$8,950	\$9,115	\$9,280	\$9,445	\$9,610	\$9,775	\$9,940	\$10,105	\$10,270	\$10,435
	50,000	\$9,350	\$9,515	\$9,680	\$9,845	\$10,010	\$10,175	\$10,340	\$10,505	\$10,670	\$10,835
	40,000	\$9,750	\$9,915	\$10,080	\$10,245	\$10,410	\$10,575	\$10,740	\$10,905	\$11,070	\$11,235
	30,000	\$10,150	\$10,315	\$10,480	\$10,645	\$10,810	\$10,975	\$11,140	\$11,305	\$11,470	\$11,635
	20,000	\$10,550	\$10,715	\$10,880	\$11,045	\$11,210	\$11,375	\$11,540	\$11,705	\$11,870	\$12,035
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Note: Every \$5,000 in P&C premium growth will reduce the buy-in by \$200. Every \$1,500 in first-year life commission will reduce the buy-in by \$165, which means you can earn a trip on life production alone.

	Increase in Property/ Casualty Premium	First-Year Life Company Policies and Commission Credit Per Couple									
		10 Policies \$15,000	10 Policies \$13,500	10 Policies \$12,000	10 Policies \$10,500	10 Policies \$9,000	10 Policies \$7,500	10 Policies \$6,000	10 Policies \$4,500	10 Policies \$3,000	10 Policies \$1,500
BAHAMAS BUY-IN	160,000	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
	150,000	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	\$70	\$235
	140,000	FREE	FREE	FREE	FREE	FREE	FREE	\$140	\$305	\$470	\$635
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Note: Every \$5,000 in P&C premium growth will reduce the buy-in by \$200. Every \$1,500 in first-year life commission will reduce the buy-in by \$165, which means you can earn a trip on life production alone.

FAQs

When will I know the travel dates?

We are pleased to offer our travelers several options of group travel dates for each destination. These travel dates will be communicated at a later date.

Can children or grandchildren be included in the trip?

Children and grandchildren of qualified travelers are welcome on family-designated Bahamas trips. The children/grandchildren buy-ins and other arrangements will be communicated at a later date.

If I don't have a passport, can I select my travel dates for Italy or the Bahamas while I'm waiting to receive my passport?

No, the Italy and Bahamas trips both require a valid passport. For both trips, passports must be valid for a minimum of 6 months past travel dates. Copies of valid passports for all travelers must be submitted with your signed hold harmless agreement before trip dates can be confirmed.

Can my married daughter and her husband (who are not affiliated with the agency) qualify or "buy-in" for the trip? Please refer to Rule 10.

My child is in college but works in the agency during the summer months. Do they qualify for the trip?

Yes and no. They are welcome to travel with a key agency employee as a guest. They would not qualify as a full-time agency employee – one who is currently employed, and for a minimum period of six months prior to travel time.

I wish to travel on both trips. Do I need to obtain the minimum life qualifications requirement for each trip?

We would love if you traveled on both trips and we appreciate your business! Each trip requires the established minimum life qualifications requirement for each couple or attendee.

I am a single person traveling by myself. Are my buy-ins the same?

No. Single person buy-ins will be one-half per couple buy-in amount, plus a "single supplement" to be determined at a later date before travel. It is still necessary to meet the minimum requirements of 10 life policies totaling \$1,500 first-year commission credit.

Will I have to pay taxes on my trip?

We do not schedule any business meetings on these trips so you can enjoy your vacation! The IRS requires us to report any portion of the value of the trip that is earned for free on your agency's 1099. This amount will be included in the 1099 that the agency receives from Auto-Owners in early 2024.

Italy & Bahamas

Experience the World With Us

Campaign Period: September 1, 2021 – November 30, 2022

For more information, visit aotrips.com



Auto-Owners
LIFE INSURANCE COMPANY



CONCORD GROUP
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