



Rhine River Cruise



Banff

Campaign Period: December 1, 2022 – February 29, 2024

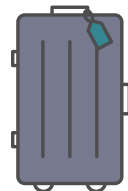


Experience the world with us!

We're excited to announce our new Incentive Travel program! In this travel guide you will find information highlighting these exciting destinations. Review the rules and buy-in charts for both qualification methods to assist you with setting production goals to qualify for a well-deserved vacation in 2024.

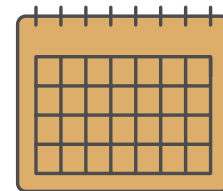
Qualifying

- There are two qualification options:
 - **Life Qualification**
Issue a minimum of 10 qualifying Life Company policies totaling \$1,500 of first-year commission credit.
 - You may further reduce your buy-in through this qualification method 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.
 - **P&C Only Qualification**
Produce a minimum of \$385,000 P&C growth for the Rhine River Cruise or \$190,000 for Banff.
- Additional increases to your P&C premium volume with Concord during the campaign period will lower your buy-in cost to travel with either qualification method.
- 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.



Travel Dates

Rhine River Cruise: August – September 2024
Banff: June 2024



Campaign Period

December 1, 2022 –
February 29, 2024

Sundance Canyon Hike, Banff

Amsterdam

Rhine River Excursion



Rhine River Cruise

Welcome to your once in a lifetime exclusive Rhine River cruise experience! You will enjoy 8-nights onboard a privately chartered Avalon Waterways cruise ship through one of Europe's most legendary rivers. Avalon is well-known for its superior service, fine cuisine and breathtaking sundeck views. Auto-Owners has chartered two ships that will follow each other throughout your Rhine River adventure to give you an exclusive A-O Trips experience. The sister ships will port together giving you another opportunity to catch up with old friends or meet new ones!

The Rhine River meanders through a landscape dotted with castles, vineyards, and medieval towns. Our leisurely journey along this fabled waterway will take you to the best sites the Rhine has to offer. There will be port activities for our traveler's varying interests, energy and fitness levels. From action-packed experiences and interactive discoveries to traditional sightseeing, you can tailor your port experience to suit your interests and pace.

We will begin our Rhine River cruise experience with embarkation in Amsterdam. After a restful overnight sail, we will port in Nijmegen, Holland. Not only have the Romans left visible traces everywhere from back when Nijmegen was one of their administrative and economic centers, but the city center is filled with lively squares, parks, shopping and an abundance of cafés and restaurants. Our next stop along the Rhine is Bonn, Germany. Bonn is much more than just the former capital of Germany as it enjoys a widespread reputation as a city of the arts. The birthplace of Beethoven, Bonn embodies the joy of classical music.

You will awaken to passage through the dramatic Rhine Gorge – a UNESCO World Heritage site of stunning natural beauty. Take in the 360-degree views from the Avalon's Skydeck while your cruise director guides you through the 40 mile stretch of medieval castles and towns that dot the Upper Middle Rhine Valley. Later in the day we will port in the German winemaking town of Rudesheim. Hike or cable car to the Niederwalddenmal monument for breathtaking views of the town and Rhine river. After exploring the narrow-cobbled lanes and half-timbered houses, enjoy a local Riesling or the famous Rudesheim coffee.

The following day the ship will port in Ludwigshafen. From this port you can reach the quintessential German town of Heidelberg. The Heidelberg Castle along with the Old Bridge are among the most impressive sights to be found in Germany. There will also be options to explore the city of Mainz, known for its old town, with half-timbered houses and medieval market squares.

Our last stop in Germany is Cologne. A UNESCO World Heritage Site, the Cologne Cathedral is likely to leave you speechless as it's a world-class religious landmark and hub of the metropolis on the Rhine. There are 2,000 years of history in Cologne, and visitors here will find everything from Roman towers to Gothic churches to fine examples of modern architecture. If you have a sweet tooth, don't miss the Chocolate Museum and visit to the gift shop. Cologne also offers unique shopping in which you will be sure to find the perfect memento from your trip.

Our trip concludes with two nights aboard the ship in Amsterdam. From port, you can easily walk to explore all this energetic city has to offer. Enjoy the historic buildings, beautiful museums and pleasant ambiance. Go for a boat tour on the canals, stroll through Vondelpark, and go shopping in the city. Amsterdam has the world's highest museum density and is home to cultural treasures like the Van Gogh Museum, Anne Frank House, and Rijksmuseum with its world-famous "The Night Watch" by Rembrandt. Nearby you can experience a fishing village known for its authentic Dutch character and see beautiful windmills along the Dutch countryside.

Start planning now to join us in 2024 as you won't want to miss all that the Rhine River and Amsterdam have to offer!

Banff

Start planning your 2024 summer vacation to beautiful Banff! Located in Canada's Alberta province just west of Calgary, Banff is perpetually voted one of the top three most popular tourist destinations in Canada. It also happens to be one of the friendliest and most beautiful resort communities on earth. You will be mesmerized by the fresh mountain air and majestic Canadian Rockies that are as monumental as the surrounding lands.

You and your family will enjoy four nights at the historic Fairmont Banff Springs resort, a world-renowned symbol of Canadian hospitality with its blend of opulence and seclusion designed in the style of a Scottish castle. Offering stunning vistas, few hotels in the world rival the majestic scenery of the Fairmont Banff Springs. Since opening its doors in 1888 the hotel has delivered the highest standards in accommodations and service. Surrounded by the pristine wilderness of Banff National Park, it offers a wide array of dining options, a 27-hole Stanley Thompson championship golf course, shopping and Willow Stream, a European-style spa, where you can rejuvenate tired muscles and soothe troubled spirits. There is something for everyone at the Fairmont Banff Springs resort.

In spite of Banff's popularity, the area remains wild and unspoiled. A leisurely walk will take you to the quaint town of Banff which has retained its 19th century charm with chalet-style architecture and a walkable, casual town center. Banff National Park, boasting 2,564 square miles of spectacular wilderness, is an outdoor enthusiast's dream. Summertime activities include all levels of hiking, biking, mountain climbing and rafting. For those whose idea of an exhilarating activity is searching for the perfect souvenir or unique work of art, you will be thrilled to find a variety of in-town shops and galleries to browse.

After a day of exploring Banff, whether it's an outdoor adventure, shopping, or a day of leisure, there is no better place to unwind than the inviting Rundle Lounge, where you can enjoy your favorite cocktail along with Banff's best mountain views. To satisfy your hunger, you can choose from eight restaurants offering something to please every palate – from the prime cuts of Alberta beef and sustainably sourced seafood of 1888 Chop House to the friendly ambiance and tempting casual fare of Waldhaus Pub and Biergarten.

We look forward to welcoming you and your family to Banff in the summer of 2024.

“You will be mesmerized by the fresh mountain air and majestic Canadian Rockies that are as monumental as the surrounding lands.”



Fairmont Hotel, Banff

General Rules

The General Rules apply to the Life or P&C Only Qualification methods. The Life and P&C Qualification rules are found after the General Rules.

General Rule 1 – Campaign Period

December 1, 2022 through February 29, 2024

General Rule 2 – 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.

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

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

General Rule 3 – Credit for Property and Casualty Policies

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

General Rule 4 – 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.

General Rule 5 – 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 all family-

designated Banff 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. Any agency whose monthly account is not in satisfactory condition at travel time will be disqualified.

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.

General Rule 6 – No Substitute Arrangements

No substitute arrangements nor cash payments can be made in lieu of the accommodations furnished you by the company. Auto-Owners pays travelers' coach/economy 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 airline luggage fees, 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.

General Rule 7 – 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.

There are two methods to qualify for an Incentive Travel trip. The Life Qualification method is the “classic” method that has been used since 1969. The new P&C only method allows you to qualify based on P&C premium growth without a life component. Each registration will qualify under the method that will be most advantageous to the agency.

Life Qualification Rules:

Life Rule 1 – Life Requirement to Qualify

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 February 29, 2024, and put in-force by April 15, 2024.

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 September 30, 2023.

Life Rule 2 – Life New Business Rules

Campaign credit will be given for first-year commission credit on signed life applications received in our home office December 1, 2022 and February 29, 2024, resulting in an issued and paid-for policy by April 15, 2024.

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.

Life Rule 3 – 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%.

Life Rule 4 – Policies Must be in Force for Credit

Life policies for which commission credit was given that are not in force on April 15, 2024, will be deducted.

Life Rule 5 – Policies Owned by or on Agency Personnel

Life insurance applications received after September 30, 2023, 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.

P&C Only Qualification Rules:

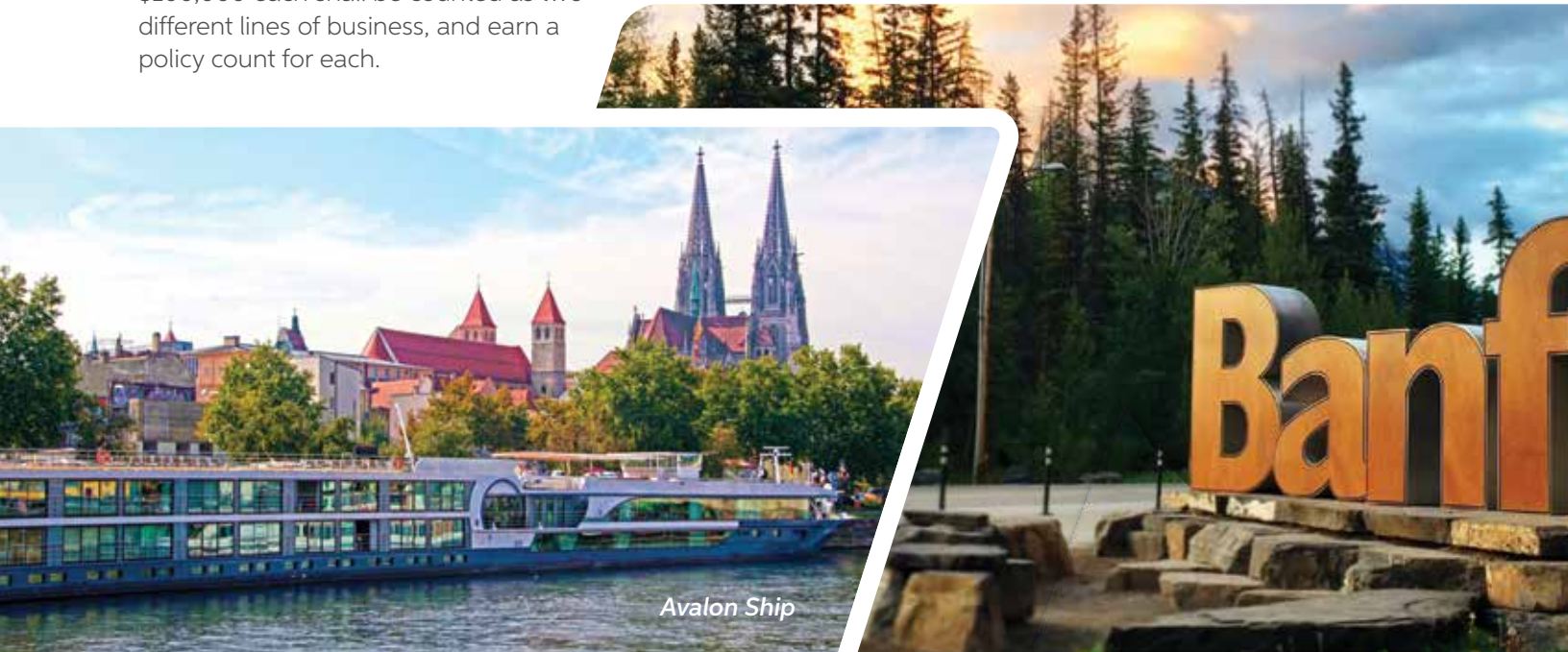
P&C Only Rule 1 – P&C Growth Requirement to Qualify

For each couple or single, a minimum of \$385,000 P&C growth for the long trip or \$190,000 for the short trip is needed. P&C premium growth during the campaign period will be credited towards qualifying. Every Additional \$5,000 of additional premium growth your agency has during the campaign reduces the buy-in of your trip by \$175.

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 P&C growth requirements be met by September 30, 2023.

P&C Only Rule 2 – Policies Must be in Force for Credit

Your agency’s P&C growth throughout the campaign will be displayed on the monthly Incentive Travel production reports. Final P&C growth will be displayed on the February 2024 Incentive Travel production report.



Avalon Ship

Fairmont Hotel, Banff

Life Qualification Buy-in Charts											
RHINE RIVER CRUISE BUY-IN	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
	385,000	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
	365,000	FREE	FREE	FREE	FREE	FREE	FREE	65	230	395	560
	345,000	FREE	FREE	105	270	435	600	765	930	1,095	1,260
	325,000	475	640	805	970	1,135	1,300	1,465	1,630	1,795	1,960
	305,000	1,175	1,340	1,505	1,670	1,835	2,000	2,165	2,330	2,495	2,660
	285,000	1,875	2,040	2,205	2,370	2,535	2,700	2,865	3,030	3,195	3,360
	265,000	2,575	2,740	2,905	3,070	3,235	3,400	3,565	3,730	3,895	4,060
	245,000	3,275	3,440	3,605	3,770	3,935	4,100	4,265	4,430	4,595	4,760
	225,000	3,975	4,140	4,305	4,470	4,635	4,800	4,965	5,130	5,295	5,460
	205,000	4,675	4,840	5,005	5,170	5,335	5,500	5,665	5,830	5,995	6,160
	185,000	5,375	5,540	5,705	5,870	6,035	6,200	6,365	6,530	6,695	6,860
	165,000	6,075	6,240	6,405	6,570	6,735	6,900	7,065	7,230	7,395	7,560
	145,000	6,775	6,940	7,105	7,270	7,435	7,600	7,765	7,930	8,095	8,260
	125,000	7,475	7,640	7,805	7,970	8,135	8,300	8,465	8,630	8,795	8,960
	105,000	8,175	8,340	8,505	8,670	8,835	9,000	9,165	9,330	9,495	9,660
	85,000	8,875	9,040	9,205	9,370	9,535	9,700	9,865	10,030	10,195	10,360
	65,000	9,575	9,740	9,905	10,070	10,235	10,400	10,565	10,730	10,895	11,060
	45,000	10,275	10,440	10,605	10,770	10,935	11,100	11,265	11,430	11,595	11,760
	25,000	10,975	11,140	11,305	11,470	11,635	11,800	11,965	12,130	12,295	12,460
	0	11,850	12,015	12,180	12,345	12,510	12,675	12,840	13,005	13,170	13,335

BANFF BUY-IN	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
	190,000	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
	170,000	FREE	FREE	FREE	FREE	FREE	25	190	355	520	685
	150,000	FREE	65	230	395	560	725	890	1,055	1,220	1,385
	130,000	600	765	930	1,095	1,260	1,425	1,590	1,755	1,920	2,085
	110,000	1,300	1,465	1,630	1,795	1,960	2,125	2,290	2,455	2,620	2,785
	90,000	2,000	2,165	2,330	2,495	2,660	2,825	2,990	3,155	3,320	3,485
	70,000	2,700	2,865	3,030	3,195	3,360	3,525	3,690	3,855	4,020	4,185
	50,000	3,400	3,565	3,730	3,895	4,060	4,225	4,390	4,555	4,720	4,885
	30,000	4,100	4,265	4,430	4,595	4,760	4,925	5,090	5,255	5,420	5,585
	10,000	4,800	4,965	5,130	5,295	5,460	5,625	5,790	5,955	6,120	6,285
	0	5,150	5,315	5,480	5,645	5,810	5,975	6,140	6,305	6,470	6,635

Note: Every \$5,000 in P&C growth will reduce the buy-in by \$175. Every \$1,500 in first-year Life Commission Credit will reduce the buy-in by \$165, which means you can earn a trip on life production alone. Full buy-in charts are available on aotrips.com.

P&C Only Qualification Buy-in Charts		
RHINE RIVER CRUISE BUY-IN	Increase in Property/ Casualty Premium	Buy-in Amount
	770,000	FREE
	750,000	550
	730,000	1,250
	710,000	1,950
	690,000	2,650
	670,000	3,350
	650,000	4,050
	630,000	4,750
	610,000	5,450
	590,000	6,150
	570,000	6,850
	550,000	7,550
	530,000	8,250
	510,000	8,950
	490,000	9,650
	470,000	10,350
	450,000	11,050
	430,000	11,750
	410,000	12,450
	390,000	13,150
	385,000	13,325

BANFF BUY-IN	Increase in Property/ Casualty Premium	Buy-in Amount
	380,000	FREE
	360,000	675
	340,000	1,375
	320,000	2,075
	300,000	2,775
	280,000	3,475
	260,000	4,175
	240,000	4,875
	220,000	5,575
	200,000	6,275
	190,000	6,625

Note: Every \$5,000 in P&C growth will reduce the buy-in by \$175. Full buy-in charts are available on aotrips.com.

Start earning the trip of a lifetime!

- Set Goals**

After reviewing the buy-in charts, set your goals high to qualify multiple couples for more than one trip.
- Register**

Registration will open on March 1, 2023. Pay a reduced deposit until May 31, 2023.
- Watch the Video**

To learn even more about these exciting destinations, visit aotrips.com!



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 Banff 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 the Rhine River Cruise or Banff trip while I'm waiting to receive my passport?

No, both trips require a valid passport. 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.

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 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 qualification requirement for each couple or attendee.

Can my married daughter and her husband (who are not affiliated with the agency) qualify or “buy-in” for the trip?

Please refer to General Rule 5.

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 qualification requirement.

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 2025.

Questions?



Contact your
Marketing
Representative



Email
incentive.travel@aoins.com



Incentive Travel
Website
aotrips.com



Phone
800.346.0346
ext. 51793, 58708 or 50387

Rhine River Cruise & Banff

Experience the World With Us

Campaign Period: December 1, 2022 – February 29, 2024

For more information, visit aotrips.com



Auto-Owners
LIFE INSURANCE COMPANY



CONCORD GROUP
INSURANCE
A MEMBER OF THE AUTO-OWNERS INSURANCE GROUP™