

Costa Rica

November 6-12, 2016

1. The qualification is tiered with three levels available.

Level 1:	3,000,000 Production Points	Garden View Room
Level 2:	4,000,000 Production Points	Ocean View Room
Level 3:	5,000,000 Production Points	Ocean View Room PLUS Roundtrip Airfare

2. Production Points are based on issued and paid Life and/or Annuity premium. They will accrue as follows:

Index Annuity	1 Point	Periodic Premium Life (Target)	10 Points
Fixed Annuity	0.5 Point	Single Premium Life (Target)	0.5 Point
Immediate Annuity	0.1 Point	Excess Premium	0.5 Point

3. Only First Year premium submitted and paid between May 1, 2015 and Sep 30, 2016 is eligible.

4. Production Points will be assigned on split cases per the split on the application.

5. Any contract resulting in a chargeback of commissions will be deducted from your Points balance.

6. Production Points cannot be transferred or assigned. Production Points may not be redeemed for cash.

7. IRS regulations require Beacon Financial, Inc. to issue a 1099 to each qualifier for the fair market value of the trip.

8. Attendance is for qualifying producer and one guest. Beacon Financial, Inc. reserves the right to determine eligibility. Attendance is by invitation only. Qualifiers must be in good standing at the time of departure to be eligible to attend.

9. Airfare qualifications will be economy class for qualifier and one guest from their home airport. Certain restrictions apply.

10. Agency and Above-Street commission levels will require a higher production amount. Please contact Beacon Financial, Inc for specific production requirements.

11. Itinerary changes made after the final change date will be at the qualifier's expense.

12. Any expense incurred during travel by qualifier and/or guest is at the qualifier's own expense. This includes, but is not limited to, food and beverage other than daily breakfast, welcome dinner and farewell dinner, non Beacon-sponsored excursions, airport parking, meals en route to the departure location, mileage to/from the airport and/or hotel expenses the night before or after departure.

13. All qualification levels include accommodations for 6-nights at Los Suenos Marriott, daily breakfast at La Vista, transfers to/from San Jose airport, resort taxes, maid gratuities and Costa Rica departure tax for qualifier and one guest.

14. If you hold a Securities license it is the responsibility of the producer/rep to consult with his/her broker dealer regarding eligibility for non-cash compensation based on life/annuity sales through Beacon Financial, Inc.

