

# 2016 FAMI-ly REUNION: Los Sueños Marriott Ocean & Golf Resort, Costa Rica



**FarmersAlliance**  
Insuring Rural America Since 1888

**March 31 - April 4, 2016**



**Beachfront location, nestled between the ocean and the rain forest**

**Marina - activities & dining**

**Gorgeous, huge swimming pool**

**Stellaris Casino**



**La Iguana 18-hole Championship Golf Course**

**Nearby attractions: zip-lining, crocodile river tours, canopy tours**

**Rest, relaxation, luxury!**





## 2016 INCENTIVE TRIP

The Los Sueños Marriott Ocean & Golf Resort, Costa Rica -- March 31-April 4, 2016

[www.marriott-costarica.com](http://www.marriott-costarica.com)

You won't want to miss this deluxe 4-night stay in beautiful, exciting Costa Rica! We'll be at an exclusive beachfront location in front of the warm Pacific waters, and within an exuberant tropical rain forest! This resort is part of a luxury community that includes a beautiful marina from where you can sail out for scuba diving, sport fishing tours or eat in one of the restaurants without leaving Los Sueños. We're just minutes away from amazing attractions including aerial trams, zip-lining, and crocodile tours. Set alongside the rain forest, La Iguana 18-hole Championship Golf Course offers a challenging layout, plus a gallery of friendly monkeys and brightly hued macaws. Or, try your luck at the Stellaris Casino, or pamper yourself with a massage. Paradise!

Our trip includes round-trip air transportation, transfers between the airport and the resort, four nights accommodations at the Los Sueños Marriott Ocean & Golf Resort, bellman and maid gratuities, a welcome cocktail reception, a farewell dinner with cocktails, a hot buffet breakfast each day, and more (don't you love surprises!) Trip cost is **\$2,500 per person**, but here's the great part – you can reduce the trip cost for you and your guest to **zero** by writing new business in 2015 with Farmers Alliance! See the Rules and the information regarding "Trip Dollars" below for details. Or, you can choose to buy-in completely -- it's your choice, but you'll need to decide (at least initially) by March 15th (see "Step #1).

### 2016 INCENTIVE TRIP CONTEST RULES:

1. Qualifying Period: **January 1, 2015 through December 31, 2015.**
2. Eligible Personnel: Agent and adult guest or agency employee and adult guest are eligible. Children under age 18 are not eligible.
3. Any agency with an active Agency Code may participate. Sub-agency participation is subject to approval by the General Agency.
4. All property and casualty lines of business, plus bonds, written by the Farmers Alliance Companies (all companies combined) are eligible, according to the included chart.
5. The Companies' usual underwriting standards and practices will prevail during the contest.
6. Qualification is based on **New Business Premium** and **Policy Count Retention** (compared to prior year), with the weighting factors indicated in the chart.
7. If a sale, exchange or other change in agency structure takes place that affect qualifying status, the Company shall be the sole judge of contest qualification.
8. Based on the calculations indicated, and with your Registration and Commitment Fee, you are qualified to "buy-in" for yourself and a guest. The Company will pay all or part of your cost, or your guest's, according to the included charts.
9. Agency Accounts must be kept current as prescribed in the Agency/Company Agreement, Item 3, Agency Billing. An account delinquency during the qualifying period will result in disqualification from the trip.
10. Any agent or agency who does not represent the Company at the end of the contest period or at travel time will be disqualified. Also, agencies with Limited Agency Agreements, or in post-dated cancellation positions, do not qualify.
11. Farmers Alliance Companies reserve the right to interpret rules and determine credits according to our program and its records.
12. The Company will not pay for substitute arrangements, such as cash payments in lieu of the trip, side trips planned on your own, souvenirs, refreshments, phone calls, personal purchases, etc. The Company pays all expenses as listed in the trip schedule. No deviations from the planned schedule will be permitted, except at your own expense.
13. It is suggested that each person contact their tax advisor regarding tax treatment. Any liability for Federal or other income tax imposed will be the responsibility of the participant. Form 1099s will be sent to all participants.
14. Cancellations will be permitted within the penalty provisions of our contract agreement with Cornerstone Travel Group. All cancellations must be in writing.
15. Farmers Alliance Companies reserve the right to alter any departure cities and dates. Travel to and from the departure city is your responsibility, including overnight lodging, if needed.
16. Periodic incentive reports will be provided to agents by the Company, or on request.
17. Registration is required, along with a commitment fee of \$250 per person due by March 15, 2015. The fee is fully refundable through September 15, upon written notice to the company. After that time, it is 50% refundable. NOTE: If the entire trip cost is earned through Trip Dollars, the commitment fee WILL be refunded. Otherwise, it will be applied to the net trip cost after Trip Dollars are applied.

**STEP #1 -- GET REGISTERED:** You can register to be eligible for the trip beginning NOW. Simply complete the brief Registration Form & submit your Commitment Fee (due March 15th, see #17 above). Registrations received after March 15th are subject to trip availability.

Calculating Your Trip Dollars	Bonus Percentage for New Business
Line of Business	
Agri-Range	5%
Bonds (all types)	5%
BOP & BOP Coverall	5%
Commercial & Farm Auto	5%
Country Home	2.5%
Dwelling Fire	1%
Homeowners	2.5%
Personal Auto	5%
Umbrella Liability	5%

Premium will be combined into these categories prior to applying the bonus percentage, then rounded to the nearest whole dollar. Note that endorsements to current policies, even if it increases premium, do not qualify. However, new policies added to a package (i.e. an auto policy added to an Agri-Range package) WILL count.

### Calculating the Policy Retention Ratio (PRR)

**Total Inforce Policies** (from the Monthly "Agency Production" Report) at 12/31/2015 divided by the total at 12/31/2014 gives the **Policy Retention Ratio (PRR)**

If PRR =	Percentage of Trip Dollars that Apply
90% or more	100%
80% to 89%	80%
Less than 80%	50%

### Recap of Calculation Process

#### STEP 1: Determine Trip Dollars

New Business Premium	TIMES	Bonus Percentage <small>see chart above</small>	EQUALS	TOTAL TRIP DOLLARS <small>(subject to PRR factor)</small>

#### STEP 2: Determine Policy Retention Ratio (PRR)

12/31/2015 Inforce Policy Ct	DIVIDED BY	12/31/2014 Inforce Policy Ct	EQUALS	Policy Retention Ratio

#### STEP 3: Apply PRR Factor to Total Trip Dollars

PRR = 90% or more	Factor = 1
PRR = 80% to 89%	Factor = .8
PRR = less than 80%	Factor = .5

### KEY DATES: 2016 FAMI-ly REUNION

- 1/26/15 Registration is open!
- 3/15/15 Commitment and Commitment Fee due
- 9/15/15 Commitment Fee becomes 50% non-refundable
- 12/15/15 **FINAL REGISTRATION & PAYMENT DUE** (pending adjustment after final reports)
- 1/3/16 FINAL Progress Reports (final Payment Amounts will be confirmed with these reports)
- 3/31/16 **ON OUR WAY TO COSTA RICA!**

## REGISTRATION FORM FOR

# 2016 FAMI-ly REUNION in COSTA RICA

**Summary:** March 31 - April 4, 2016. Trip includes round-trip air transportation, transfers between the airport and the resort, four nights accommodations at the Los Sueños Marriott Ocean & Golf Resort, Costa Rica, bellman and maid gratuities, a welcome cocktail reception, a farewell dinner with cocktails, a hot buffet breakfast each day, and more (don't you love surprises!) Trip cost is **\$2,500 per person**



Agency Code	Any agency with an active Agency Code may participate. Sub-agency participation is subject to approval by the General Agency.
Agency Name	
Agency City	
# of travelers	
Periodic progress reports, and travel updates, will be sent to the Contact provided here: (can list multiple contacts, use back or separate sheet if needed)	
Contact name:	
Contact e-mail:	
Contact phone:	

Your **Commitment Fee** of \$250 per person is due by March 15, 2015. It The fee is fully refundable through September 15, upon written notice to the company (see e-mail and mailing address below). After that time, it is 50% refundable.

NOTE: If the entire trip cost is earned through Trip Dollars, the commitment fee WILL be refunded. Otherwise, it will be applied to the net trip cost after Trip Dollars are applied.

### Contact Information for Farmers Alliance:

E-mail:	Fax:	Mail:	Phone:
Teri-Russell@fami.com	800.242.3264 attn: Teri Russell	Farmers Alliance, attn: Teri Russell PO Box 1401, McPherson, KS 67460	800.362.1075, ext. 1280 (Teri Russell)

Travel arrangements handled by Cornerstone Travel Group, 800-876-1187