

Your chance to *encounter paradise* has arrived.

encounter the WORLD 2010 is hitting the beach. So grab your flip-flops and sunscreen... because when you're one of World's top producers, you'll head to Florida's Paradise Coast for a relaxing getaway in Naples!



Your ticket to paradise will be booked if you're...

- One of the **top 25 Agents** in net placed annualized premium for World products.
- One of the **top 10 Top of Hierarchy Managing General Agents** based on your down-line production of net placed annualized premium for World products.

Eligible Products

Only new WorldCARE Individual Health business issued between August 1, 2009, and January 31, 2010, counts toward program qualification. Short-term Medical and Dental business is not eligible.



Qualification Begins	August 1, 2009
Qualification Ends (Business must be issued/taken between Aug. 1 and Jan. 31 to count toward qualification)	January 31, 2010
Winners Announced	February 16, 2010
<i>encounter the WORLD</i> Naples Trip	April 22-25, 2010



Your trip to paradise includes...

Three-night/four-day accommodations for you and a guest at the Naples Grande Beach Resort. Located along 23 waterfront acres of crystal blue Gulf waters, the resort features endless onsite activities. And it's only minutes from shopping, local attractions and the unspoiled wilderness of the Florida Everglades.

You and your guest will enjoy plenty of time to lay back and take it easy, while also exploring some of the Paradise Coast's most sought-after adventures.

Trip At-a-Glance

<i>Thursday, April 22</i>	<i>Friday, April 23</i>	<i>Saturday, April 24</i>	<i>Sunday, April 25</i>
<ul style="list-style-type: none">• Arrive in Naples• Welcome reception and dinner	<ul style="list-style-type: none">• Business meeting• Hosted group activity/tour• Reception on the beach• Dinner at your leisure	<ul style="list-style-type: none">• Hosted activity of your choice• Exclusive farewell gala at area venue	<ul style="list-style-type: none">• Depart Naples

Don't miss your chance to *encounter paradise*, compliments of World Insurance.

Watch upcoming WorldWires for monthly standings.
See reverse side for complete program rules.



Rules and Guidelines

The **encounter the WORLD: Naples '10** travel award is sponsored by World Insurance Company. Each agent qualifier and guest will be required to follow the established rules and guidelines set forth by World.

1. Applies to the Top 10 Managing General Agents and Top 25 writing agents by net placed annualized premium of Individual new business policies/certificates submitted during the contest period.
 - a. Individual business must be issued/taken between August 1, 2009, and January 31, 2010, and activated (all delivery requirements met and confirmed).
 - b. Applies to producers of individual health products in all states where World markets products.
 - c. Short Term Medical and Dental sales are excluded.
2. All writing agents, including those who assign commissions, are eligible for the program.
3. Each writing agent stands on their own for contest purposes. Aggregating of policies is not permitted.
4. Credit for split-commission policies will be awarded to the writing agent.
5. One attendee per couple must be contracted with World prior to the end of the qualification period and at the time of the travel award.
6. The value of this award will be reported as income to the agent attending the trip, in accordance with the rules and regulations of the Internal Revenue Service. To the extent that the value of the award will be included in the agent's income, the agent will be responsible for any taxes due and should consult an accountant or tax consultant.
7. World reserves the right, at its sole discretion, to determine eligibility for this program on a case-by-case basis.
8. No cash settlement or any other considerations are given in lieu of attending this travel award.
9. This award includes round-trip coach air transportation from designated gateway cities to program destination on group program dates for two people, hotel accommodations at the group program hotel (based on double occupancy), ground transfers on group travel dates, hosted group events to include but not limited to group breakfasts, lunches, receptions, dinners and group activities.
 - a. Additional airline fees for overweight luggage, additional luggage or overweight passengers is at the participant's expense.
10. Accommodations and sponsored events are reserved for a qualifier and their guest.
11. Guests under 18 are not permitted to attend. World will not provide accommodations for minors on any trip award unless specifically promoted for families or approved by the home office.
12. Qualifier must attend in order for their guest to attend. Any guest or spouse attending without the qualifier must have the express written consent of the Chief Sales Officer of American Enterprise Group.
13. All air transportation will be ticketed through our designated travel company.
14. Any change in travel plans must be made through our designated travel company. Qualifier is responsible for any additional fees that may result from making a change.
15. There will be a fee of \$300 per person for cancellations or changes requested once air transportation has been ticketed, due to contract airline restrictions.
16. Qualifier is responsible for any fees that result from cancellation or change, plus any increased air transportation costs involved in reissuing the ticket.
17. Should a qualifier or guest with physical limitations require any special arrangements to attend functions, additional costs will be the responsibility of the qualifier.
18. Qualifiers may not sell, transfer, or give their tickets to anyone.
19. World reserves the right to change dates, locations, and qualification guidelines of the travel award, if circumstances warrant such a change.
20. As guests of World, all attendees are expected to conduct themselves in an appropriate manner and abide by all local and federal laws, as well as resort/hotel rules. World reserves the right to remove any guest from the program for inappropriate behavior. Said guest shall be responsible for any costs incurred for a change in travel plans, and costs will be deducted from commissions.

Don't miss your chance to *encounter paradise.*

