

2012 PRODUCERS INDIVIDUAL TRAVEL AWARDS

GO FOR I.T.



WHEN YOU WANT | WHERE YOU WANT | WITH WHO YOU WANT

ALL-INCLUSIVE VACATIONS

- Family Vacations
- Couples Vacations
- Active Vacations
- Weddings & Honeymoons
- Spa & Wellness
- Sports Events

YOU DECIDE!



425-646-6000 * 800-877-0388 (BELLEVUE)
509-535-8340 (SPOKANE)
WWW.CARROL.COM



YOU DECIDE...



Where you want to go...When you want to go...Who you go with!

The choice is yours. A family vacation. A weekend in the city. A cruise to exotic ports of call. A romantic getaway to an all-inclusive resort. Even a custom sports trip to your favorite pro or college sporting event. When you achieve your Carrol Associates Travel Award Level you will earn CA Travel Credits that you can redeem for any travel award you or your family want.

And to make it easy for you a specially trained Major League Vacations travel specialist will work with you and give you the benefit of years of travel experience and do all of the research for you, saving you hours of time going online yourself. They will find you the best price and be there for you 24/7 in the event of an emergency during your trip to help you solve any problem that may come up.

Here Are A Few Examples Of Where Your Carrol Associates Travel Credits Can Take You...

- 1,000 CA Travel Credits Las Vegas including air, hotel; Williamsburg/Bush Gardens, hotel and tickets; South Beach hotel
- 2,500 CA Travel Credits MLV "Final Four Weekend Trip", Disneyworld with air and hotel; 5 Star Hard Rock Resort Punta Cana, Dominican Republic
- 6,000 CA Travel Credits MLV exclusive Super Bowl Package; Hawaii family vacation; Carnival in Rio

To make it even easier to go on that vacation of a lifetime you can add cash to the value of your CA Travel Credits.

Your personal MLV travel specialist will give you all the information you need!

YOUR TRAVEL OPTIONS ARE ENDLESS



THE CHOICE IS YOURS

Carrol and Associates Inc. Producer Travel 2012 Award Program

Carrol and Associates "GO FOR I.T." Travel Incentive Program is your gateway to exciting vacation, sports and adventure travel. Unlike other travel award programs you select your own personal travel award. You decide **When** to go, **Where** you go and **Who** you go with. There are no travel restrictions or blackout dates. You will be assigned your own personal knowledgeable travel specialist who will work with you to find and book that perfect trip. The one you or your family always wanted.

Your travel options are endless. Take the family to Disney World, give your son or daughter a fabulous honeymoon, go to the Super Bowl, cheer on your favorite golf pro at the Masters, or go on a romantic getaway. You can Cruise, Train or Plane to the trip of a lifetime, anywhere in the world.

How You Earn Travel Awards

For your sales of eligible products for the period January 1, 2012 to December 31, 2012 you will receive points that you can redeem for CA Travel Credits according to the following formula:

- LTC, DI, & CI 100 Points per \$100 in annualized premium
- Life Insurance 100 Points per \$100 in annualized premium
- SPDA & SPIA 30 Points per \$1,000
- 1035 rollovers

*Based on the total number of Points you earn for qualified sales for the period January 1, 2012 to December 31, 2012, will earn you CA Travel Credits redeemable for travel at the rate of 1 CA Travel Credit equals \$1.00 toward the cost of your travel. You can even add to your program earnings to upgrade your vacation, stay extra nights or upgrade to business class.**

Travel Award Levels

Silver Point Level	Earn 25,000 to 49,999 Points	Earn 1,000 CA Travel Credits
Gold Point Level	Earn 50,000 to 99,999 Points	Earn 2,500 CA Travel Credits
Diamond Point Level	Earn 100,000 or more points	Earn 6,000 CA Travel Credits

Program Guidelines

All travel must be booked by Major League Vacations to the destination and dates selected by the qualifier, no travel restrictions or blackouts apply • You will be assigned a Major League Vacation Travel Specialist at 1-800-222-6256 who will research and book your selected travel program for you • Travel Credits can only be redeemed for travel. They cannot be redeemed for cash • There are no required meetings – award is totally leisure, children are welcome • Applications must be for CA Core carriers • Producer must be in good standing with CA • Producer must be directly contracted with CA • CA reserves the right to change "production point credits" if carrier changes a product during the contest period • Points required are for a street level producer – agencies may qualify, call Carrol and Associates for details • Credits will be reduced proportionately for older age commission adjustments • Business must be issued and paid by January 31, 2012 – cancelled and lapsed business will be subtracted • Only primary agent receives credit • 50% of CA Travel Credits earned may be applied to the next contest if not used to book travel by 12/31/2012 • Qualifiers are responsible for all tax liabilities – a 1099 will be issued for the value of your earned CA Travel Credits.

*Airfare not booked in conjunction with a travel package, is subject to an airline ticketing fee

CALL 1-800-222-6256 TO BOOK YOUR TRAVEL

