

# CURAÇÃO



Incentive & Recognition Program 2024

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## President's Club 2025 Award Trip

We are thrilled to announce that the FCSLA Life 2025 President's Club Conference will be held in Curaçao, the beautiful southern Caribbean island country, on February 16-20, 2025. This trip is organized to recognize and reward our top performers for successfully reaching the company's target sales goals, and to show our gratitude for all their hard work.

The goal of the FCSLA Life Incentive and Recognition Program is to support the sales and marketing efforts of the association's producers\*, and to encourage their personal growth and sales success. Qualifications for the President's Club trip are based on annualized commissions from business placed between January 1st, 2024 and December 31st, 2024. Qualification criteria can be found on the "How to Qualify" page. All life insurance products and annuities will be counted to qualify for the following special awards.

## Special Awards

### Agent of the Year Award

The agent qualifier who has the highest amount of first year commissions in 2024 will receive the FCSLA Life Agent of the Year award. The winner will receive a trophy and recognition in *Fraternally Yours* magazine.

### New Agent of the Year Award

The agent qualifier who has been contracted on or after January 1st, 2024 *and* has the highest amount of first year commissions in 2024 will receive the New Agent of the Year award. The winner will receive a trophy and recognition in *Fraternally Yours* magazine.

### Licensed Recommender of the Year Award

The recommender qualifier who has the highest amount of first year commissions in 2024 will receive the Recommender of the Year award and recognition in *Fraternally Yours* magazine.

\*Producers are: General Agents, Representative Agents and Fully Licensed Recommenders.

PA Fraternal Licensed Recommenders and Unlicensed Recommenders are not eligible for this trip or awards.



# President's Club Conference 2025

## Curaçao

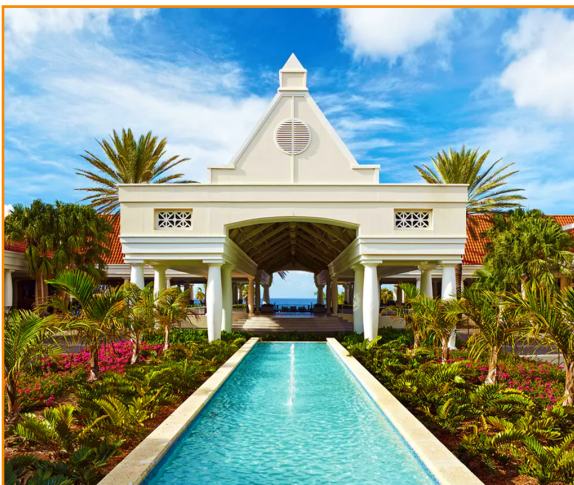
Curaçao Marriott Beach Resort • Piscadera Bay, 3 John F. Kennedy Boulevard, Willemstad, Curaçao • +599 9 736 8800

**February 16-20, 2025**

### *How to pronounce Curaçao?*

*The name of the island destination starts with a hard 'C', while the 'ç' is pronounced as an "s".  
Curaçao is pronounced as 'Cure-ah-souw'.*

Curaçao is part of the ABC island chain that includes Aruba to its West and Bonaire to its East, and this island stands out for more reasons than one. It's colorful history includes periods of rule by the Spanish, British and finally the Dutch. Evidence of this can be seen in Curaçao's architecture, museums, parks, music, languages and in its people.



Escape to the sun-kissed waters of the Southern Caribbean at the elegant Curaçao Marriott Beach Resort. Set on 6 oceanfront acres near Willemstad, the hotel offers the warm hospitality for which the Caribbean is known. The tropical family resort is located 15 minutes from Hato International Airport CUR and 5 minutes from historic Willemstad. Relax in newly renovated hotel rooms and enjoy 4 dining concepts featuring decadent international cuisine. Lounge by one of two sparkling swimming pools. Hotel amenities include a fitness center, and snorkeling. Fun adventures near the Curaçao beach resort include ATV tours, buggy tours, catamaran trips, swimming with dolphins, diving, two 18-hole golf courses, Shete Boka National Park and Hato Caves.



# Qualifying Points for President's Club 2024

## **GA - General Agent Qualifications**

Qualification for the President's Club is based on a GA placing certificates between January 1 and December 31, 2024.

Qualification is based on earned points awarded. Total of 30,000 points is required.

For every life insurance commission dollar earned, you will be credited with 2 points.

For every annuity commission dollar earned, you will be credited with 1 point. Commission received on annuity contracts issued prior to 1/1/24 does not count towards President's Club qualifications.

## **RA - Representative Agent Qualifications**

Qualification for the President's Club is based on a RA placing certificates between January 1 and December 31, 2024.

Qualification is based on earned points awarded. Total of 25,000 points is required.

For every life insurance commission dollar earned, you will be credited with 2 points.

For every annuity commission dollar earned, you will be credited with 1 point. Commission received on annuity contracts issued prior to 1/1/24 does not count towards President's Club qualifications.

## **Fully Licensed Recommender Qualifications**

Qualification for the President's Club is based on a Licensed Recommender placing certificates between January 1 and December 31, 2024.

Qualification is based on earned points awarded. Total of 15,000 points is required.

For every life insurance commission dollar earned, you will be credited with 2 points.

For every annuity commission dollar earned, you will be credited with 1 point. Commission received on annuity contracts issued prior to 1/1/24 does not count towards President's Club qualifications.

## **Non-Writing GA**

If a GA who does not write personal business has 4 or more Representative Agents qualify to attend the President's Club trip, the GA is also qualified. Only 1 non-writing GA award per GA is allowed.

*Example: 8 RA qualifiers does not count for 2 trips.*

National award winners must be currently contracted with FCSLA Life by the time of the 2025 award trip. Trips to the 2025 President's Club Conference are not transferable to other persons. There is no other substitute award for qualifiers who do not attend the conference. Final decisions on all qualification questions will be made by FCSLA Life management.

# How to Qualify

Simply earn the number of points required based on your appointment level with FCSLA Life and you can qualify for the President's Club Trip!

*Some examples of how premiums translate to trip points:*

General Agent 30,000 Points		Premium	Representative Agent 25,000 Points		Premium	Fully Licensed Recommender 15,000 Points		Premium
Annuities		\$1,000,000	Annuities		\$1,000,000	Annuities		\$500,000
SPWL		\$150,000	SPWL		\$150,000	SPWL		\$75,000
SPWL Plus		\$250,000	SPWL Plus		\$250,000	SPWL Plus		\$125,000

You can combine any FCSLA Life products to reach your goal or write the amount of premium needed in just one product.

## PASSPORT REQUIREMENTS

Travel to Curaçao requires a valid passport which is valid for your entire stay in Curaçao. Passport requirements are the sole responsibility of the qualifying producer and their guest.

Contact your RSM today to see how much you need to qualify or go to [fcsla.com/about/rsm/](http://fcsla.com/about/rsm/)



# Sales Information

## Agent & Recommender Conferences

A series of conferences held either by phone or virtually are held the first Friday of each month. The meetings will cover various marketing, sales and compliance updates. Training is designed to improve the general financial knowledge of producers and fully familiarize them with the FCSLA Life product line and how it can help clients and FCSLA Life members. Email invitations will be sent out prior to each meeting providing either dial in instructions or virtual meeting log in instructions.

*We hope you can join us!*

## FCSLA Life Co-Op Marketing Program

Any general agent or agent may receive a 50% reimbursement of approved marketing expenses up to \$600 per year. These expenses must be approved by the **National Sales Manager** prior to incurring them. General agents or agents who qualified for the President's Club in the prior year are eligible for up to \$1,000 in total reimbursement in the following year. The Co-Op Program is available to any general agent or agent who has produced a minimum of \$3,000.00 in commissions in the previous year.\*

Any licensed recommender may receive a 50% reimbursement of approved marketing expenses up to \$600 per year. These expenses must be approved by the **National Sales Manager** prior to incurring them. Licensed recommenders who qualified for the President's Club in the prior year are eligible for up to \$1,000 in total reimbursement in the following year. The Co-Op Program is available to any licensed recommender who has produced a minimum of \$1,500.00 in commissions in the previous year.\*

**\*Note: No reimbursement for postage, phone solicitation services, secretary services or any unapproved expenses. All ads must have approval by the home office prior to being used.**

# Contacts

National Sales Manager: Paul Smithers CLU ChFC ChSNC • (216) 468-1018 • paul.smithers@fcsla.com

Regional Sales Manager, Pacific Coast/Southwest: Derek Mizer MBA CLU LUTCF • (380) 239-0058 • derek.mizer@fcsla.com

Regional Sales Manager, Rocky Mountain: Amy Hull • (402) 310-5688 • amy.hull@fcsla.com

Regional Sales Manager, Midwest: Jim Morsovillo FICF • (630) 204-0599 • jim.morsovillo@fcsla.com

Regional Sales Manager, Mid Atlantic/Northeast: John Gonsiorek FICF CSA CLTC LUTCF CAS • (716) 480-4550 • john.gonsiorek@fcsla.com

Agent Administrator / FIC and FICF Registration: Andrea Metcalf • (800) 464-4642 x1029 • ametcalf@fcsla.com

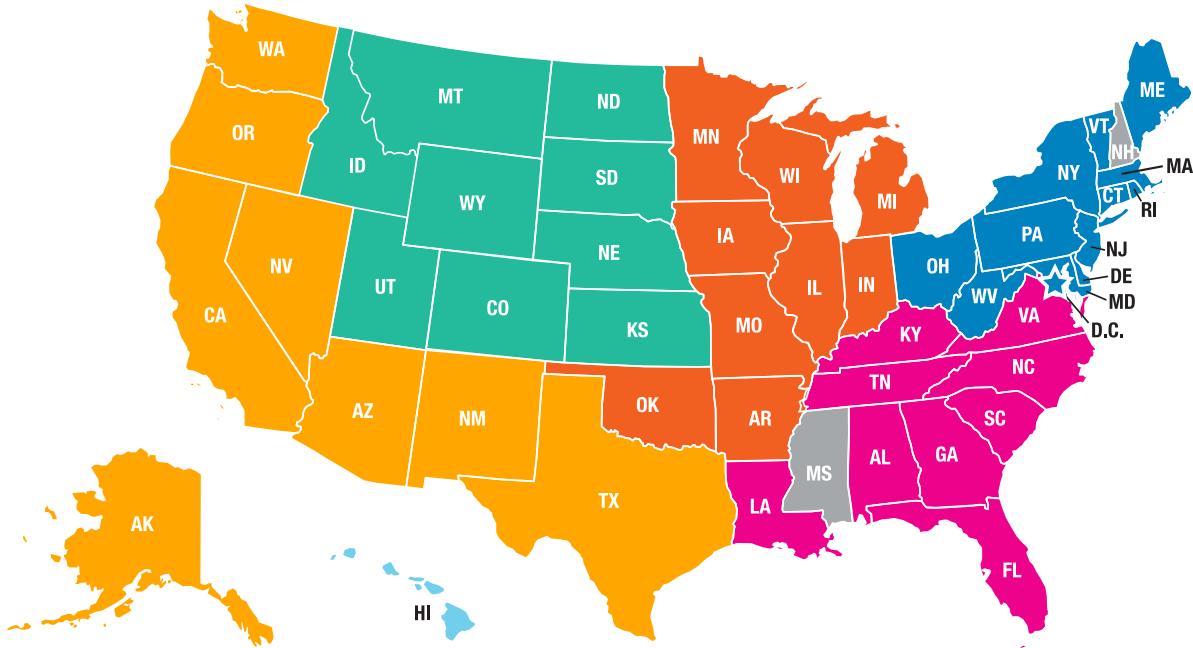
Co-Op Marketing Program and Advertising: Geralyn Radevic • (800) 464-4642 x1031 • gradevic@fcsla.com

Life Insurance (New and Pending Life Policies): Stacey Magoch • (800) 464-4642 x1062 • underwriting@fcsla.com

Annuities: Claudia Farkas / Ruth Ann Havasi • (800) 464-4642 x1065 • annuities@fcsla.com

Policy Services (Existing Life Policies): Cindy Smith • (800) 464-4642 x1064 • policyservices@fcsla.com

# Sales Territories



-  **PACIFIC COAST/SOUTHWEST**  
Derek Mizer
-  **ROCKY MOUNTAIN**  
Amy Hull
-  **MIDWEST**  
James Morsovillo
-  **SOUTHEAST**  
Paul Smithers
-  **MID ATLANTIC/NORTHEAST**  
John Gonsiorek

# Sales Managers



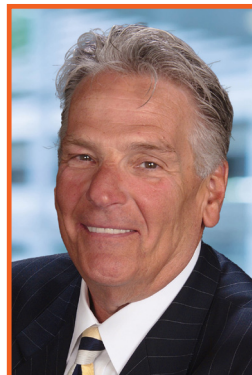
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