

BILTMORE 2015

EUROPEAN ELEGANCE,
NO PASSPORT REQUIRED.



Incentive Program Details and Rules

European Elegance, No Passport Required:

Experience the exceptional beauty and hospitality of America's largest home. Located on 8,000 verdant acres near Asheville, North Carolina, The Biltmore, completed in 1895 by the Vanderbilt family, is the largest private castle in the U.S. Savor European luxury without leaving America! With \$2.5 million in qualifying premium, you can join Legacy September 27–October 2, 2015, and indulge in all this historic estate has to offer, including,



- Luxurious accommodations at the Inn on Biltmore Estate.
- Breathtaking gardens designed by famed landscape architect, Frederick Law Olmsted.
- Award-winning fine-dining options highlighting regional cuisine fresh from the estate.
- Nearby Antler Hill Village, featuring a winery, shops, and an outdoor adventure center.
- Elegant spa facility, offering a wide array of rejuvenating treatments.
- Activities to suit everyone, from biking and horseback riding to fly-fishing and sporting clays.

This incentive trip promises to be no ordinary vacation!

Trip Dates

- September 27–October 2, 2015

Trip Qualification

- This program is based on your personal production of \$2.5 million in qualifying premium.
- Producers contracted at the RD level or below are eligible. LOAs are not eligible. Additionally, Wholesalers with 10 or more qualifying Producers in their direct downline will qualify.

Photography used with permission from The Biltmore Company, Asheville, North Carolina.

Page 1 of 2

Qualifying Premium

- Qualifying premium is based on personal production premium (including additional premium) submitted and paid July 1, 2014–June 30, 2015, on Legacy Exclusive Products.
- There is no partial qualification. Participation in any portion of this incentive program requires the minimum qualifying premium as shown above.
- Premium on same-company transfers made by exchange, surrender, partial withdrawal, or penalty-free withdrawal will not be included.
- Premium on transfers between carriers that distribute proprietary products through Legacy may be excluded.
- Premium for policies cancelled during the free-look period will be deducted from qualifying premium.
- Should the insurance carrier cancel an annuity contract for any reason, resulting in a chargeback, the amount of premium charged back will be deducted from qualifying premium.
- Legacy reserves the right to exclude from this program any products that may be released in the future.

Program Guidelines

- The approximate value of the trip will be reported as income earned on a Form 1099 in the year the trip occurs. We recommend that you consult a tax adviser regarding any tax ramifications, as they apply to you.
- All qualifiers must be licensed, appointed, contracted, in good standing, and have no debit balances at the time of the trip.
- Qualification credit is given to the Producer number(s) designated on the annuity application.
- Qualification is complete only after qualifiers receive official notification from Legacy. Any Producer who qualifies, but for any reason does not attend, forfeits all rights and/or claims under this incentive program.

- This trip is nontransferable, and no cash or alternate prize will be awarded.
- Legacy is not responsible for trip changes, postponement, or cancellation resulting from situations or events unknown to the company or outside its control.
- Legacy, at its sole discretion, reserves the right to determine participant eligibility and may revise the rules or guidelines as needed, effective upon posting to LegacyNet®.

Guests

Each qualifier may invite one adult guest. Children are welcome at an additional charge.

Travel and Expenses

After the trip, each qualifier will be reimbursed for qualifier's and one guest's travel costs up to a maximum amount (to be announced at a later date) per person. Attendees are responsible for arranging travel to and from Asheville, North Carolina.

Legacy will cover the costs of:

- Hotel accommodations (including sales tax) for each qualifier to be shared with his/her guest.
- All Legacy-sponsored food events.
- All Legacy-sponsored tours.
- Travel and expense reimbursement as noted above.

Please contact a Legacy Relationship Manager if you have any additional questions, 800-395-1053, Ext. 4002.

