

RAM GROUP PRODUCER TRIP

INCENTIVE PROGRAM

Once you have Paid Production with RAM Group, you become a member of our exclusive organization. This membership will have you on your way to qualifying for our next level rewards that come with it. Set your goals with RAM Group and achieve the rewards that mean the most to you.

With the RAM Group Producer Trip Incentive Program the best of Italy unfolds before you on this once-in-a-lifetime getaway to two of the country's most extraordinary cities: **Rome and Venice**. You'll have three nights in both metropolises (6 total hotel nights), giving you the time and freedom to explore them to your heart's content. In the Italian capital, ponder the imposing monuments of Ancient Rome, including the Colosseum and the Pantheon, still mighty landmarks even surrounded by the hubbub of the modern city. Every café or restaurant, meanwhile, tempts with classic Italian fare. And in Venice, you'll surely want to take a gondola ride, pay your respects to the glorious Saint Mark's Basilica in the Piazza San Marco, and appreciate the artistic masterworks of the Venetian School. From Roman ruins, medieval cathedrals, and sublime Renaissance art to a relaxing glass of wine along some cobblestone backstreet, this escape to Rome and Venice serves up quintessential Italian experiences you'll never forget.

INCLUSIONS:

- Flights: Your Airport-Rome, Venice-Your Airport¹
- 3-night hotel accommodations in Rome
- Transportation (*flight or train*): Rome to Venice
- 3-night hotel accommodations in Venice
- Breakfast daily
- Most Taxes and surcharges
- **Please Note:** Italy City Taxes are not included. These taxes are paid to the hotel directly at time of check out.

SAMPLE TRIP ITINERARY²

Day 1:

Board your flight from the United States to Rome, Italy

Days 2 to 4:

Arrive in Rome and make your way to your hotel.

You will be in Rome for 3 nights, giving you plenty of time to explore. Breakfast included daily

Days 5 to 7:

After breakfast in the hotel, check out and make your way to Rome's airport to catch your flight to Venice.

Arrive in Venice and make your way to your hotel.

You will be in Venice for 3 nights, giving you plenty of time to explore. Breakfast included daily.

Day 8:

After breakfast in the hotel, bid farewell to Italy as you board your return flight to the United States.

Unless otherwise stated, transfers and sightseeing are not included in the package price. They are extras suggested for you to make the most of your trip. These extras are not included and would be at your own expense.

1 – Not all airports have direct flights. Your flight may involve layovers and connecting flights.

2 – Itinerary may change based on season and exact time of booking.

QUALIFICATION PERIOD FOR 2019:

January 1, 2019 – December 31, 2019

QUALIFYING PRODUCTION FOR 2019 TRIP

\$3.1 MILLION

FIRST YEAR PAID PREMIUM =

ANNUITY PREMIUM *
+
SINGLE PREMIUM LIFE PREMIUM
+
UL TARGET PREMIUM X10
+
LONG TERM CARE PREMIUM X5

No exceptions will be made, and no rounding will be applied to production amounts (per Million).

RAM Group reserves the right to change this program at any time.

*Indexed & Traditional Fixed Annuity Premium counts dollar for dollar; Multi-Year Guaranteed Annuity (MYGAs) Premium count at 25%; and Single Premium Immediate Annuity (SPIAs) premium count at 25%.

Commissionable Target Portion of Term & UL Life Premium count at 10x; Single premium UL and WL premium count dollar for dollar except for OneAmerica AssetCare plans which count at 75%; and Excess life premium count at 50%. Long Term Care (LTC) level lifetime pay count at 5x (short pay LTC Premium like a 10 pay count dollar for dollar).

158 So. Franklin Street, Janesville, WI 53548 800-686-4238
www.rohrerandassociates.com



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