



Destination
**PELICAN
HILL**
Reward Yourself!

The Experience

When you qualify for the 2011 IHC Conference, you will enjoy:

- A hotel room with 850 square feet and an ocean view
- Two 18-hole, championship golf courses designed by Tom Fazio
- A spa with 22 private treatment rooms and a Roman soaking pool
- Five dining options from northern Italian fare to California cuisine
- An extremely exclusive resort located on 3.5 miles of dramatic California coastline

The Accolades

Conde Nast Traveler - "Hot List: 2009 Resort and Spa" rankings

Travel & Leisure - "It List" 2009

Golf Digest - "The World's Greatest Golf 2009/2010"

GolfWeek - "Best Courses You Can Play" 2009

GolfWorld - "2009-2010 Readers Choice Awards Top 50 Resorts"

Elite Traveler - "July/August 2009 ~ 101 Top Hotel Suites"

Qualification Period

Qualification period applies to new business issued between June 1, 2010 and January 4, 2011.

Producer Production Requirement

\$225,000 in annualized, commissionable new business premium in one or a combination of qualifying IHC Group insurance products:

Individuals and Families

- Major Medical
- Limited Benefit Medical (Defined Solutions)
- Short-Term Medical
- Life (IHC Group carrier only)

Employer Groups

- Small Group Employer
- Major Medical
- Limited Benefit Medical (Standard Security)
- Dental and Vision*
- Life
- Disability

* Annualized, commissionable premium will be doubled for group dental and vision sales.

Guidelines and Restrictions

- Annualized, commissionable premium for short-term medical is calculated by taking the first month's premium times six
- Contract rescissions or cancellations back to effective date are not applicable toward production requirement
- Inforce business is not applicable toward production requirement
- Cases issued at the state maximum allowable rate will not count toward production requirement
- A qualifying producer is permitted to bring along one guest (no minors; guest must be 21 or older)
- Trip is non-transferable; gifting of trip is not permitted
- Trip must be completely earned; no buy-ins permitted
- Space is limited; upgraded lodging, transportation or other amenities are at the expense of the attendee and guest
- IHC reserves all rights with respect to this program. Other restrictions may apply.