



ivari's Conversion Challenge



**For every 2 conversions:
Earn a \$50 Visa or Mastercard Gift Card**

(within the campaign period)

Campaign will run from May 1st – December 31st, 2020

Conversion benefits

- No evidence of insurability required
- Conserve the class of risk and smoking status of the original policy (valuable consideration especially when health has changed)
- Incontestability and suicide and self-destruction provisions are not extended
- Securing permanent life insurance at a younger age achieves lower insurance premium costs
- Consider partial conversion and maintain the remaining sum assured
- Gives you another reason to stay connected with your clients
- Improve your compliance by demonstrating/documenting your actions

Call your local sales team to get a quote

RULES:

- **“Campaign”:** *ivari*’s Conversion Challenge campaign is part of an *ivari* marketing program.
- **“Campaign Period”:** This Campaign begins on May 1st, 2020 and ends on December 31st, 2020
- **“Qualifying Applications”** are:
 - Applications written during the Campaign Period; and
 - Applications written under the advisor’s own selling agent code.
- *ivari*’s Conversion Challenge campaign applies to MGA brokerage only.
- Qualifying Applications are non-transferable or exchangeable for cash or other awards.
- Qualifying Applications cannot be shared or transferred from one advisor to another.
- Advisors submitting written applications under corporate or shared codes can only qualify based on their personal production.
- A maximum of 4 gift cards per advisor may be earned upon submitting Qualifying Applications within the Campaign Period.
- **“Qualification Requirements”** are:
 - Advisor must be contracted with *ivari* and have an in-force contract in good standing with *ivari* when reward is redeemed.
 - Advisor must support industry and regulatory guidelines, including full and proper disclosure¹ to their customers of participation in such reward contests and all Needs-Based Sales Practices² documents that support the suitability of each sale.
 - *ivari* may request the advisor to submit all applications for insurance documents and all Needs-Based Sales Practices documents that support the suitability of each sale. The Needs-Based Sales Practices documents include the Advisor Disclosure, Fact-Finding, Financial Needs Analysis, Reason Why Letter, and relevant Client Discussion documentation.
- Campaign is open only to those advisors who meet Qualification Requirements; no substitutions will be accepted.
- *ivari* may cancel, discontinue, suspend and/or modify the Campaign, the rewards available, and/or Qualification Applications criteria and Qualification Requirements at any time, without notice.
- Rewards are subject to availability, and *ivari* reserves the right to provide alternative rewards.
- Rewards will be distributed on a monthly basis starting in June 2020 (for the May conversions) until January 2021 (for the December conversions) to advisors who meet the Qualification Requirements.

¹ Refer to the CLHIA Reference Document: ADVISOR DISCLOSURE (December 2016)

² Refer to the CLHIA Reference Documents: THE APPROACH: Serving The Client Through Needs-Based Sales Practices (November 2016) and Serving Clients Through Needs-Based Sales Practices (June 2017)