



Sagikor

Convention 2022

Qualifying Criteria & Rules

2022 SAGICOR CONVENTION QUALIFICATION CRITERIA

TABLE OF CONTENTS

QUALIFYING GUIDELINES	-	ADVISORS & EXECUTIVES	3
QUALIFYING OBJECTIVES	-	PACESETTER & PRESIDENT'S CLUB – ADVISORS	4
QUALIFYING CRITERIA	-	UNIT/AGENCY/BRANCH MANAGERS / BROKERS	5
SAGICOR BANK – [JAMAICA]			6
SAGICOR INVESTMENTS – [JAMAICA]			7
EMPLOYEE BENEFITS DIVISION [JAMAICA & CAYMAN]			12
ADMINISTRATIVE STAFF – [SLI, SLECI, SGJ, SLIC, SGI]			14
PROPERTY & CASUALTY MANAGERS – [CARIBBEAN]			15
ASSET MANAGEMENT – [BARBADOS & TRINIDAD]			15
CONVENTION RULES			16
FAQ's			17

Sagicor’s Biennial Convention is the Sagicor Group’s premier reward and recognition programme for team-members (Advisors and Employees).

Convention 2022 will be presented in a different format from previous conventions, mainly due to the outcomes of the COVID-19 pandemic.

In lieu of the traditional Convention, Sagicor Financial Corporation Ltd. Will be rewarding its top performers for their outstanding contributions in 2020 and 2021 with incentive travel.

Through a special arrangement between the Company and our convention service provider Sunlinc, Qualifiers for Sagicor Convention 2022 will receive Sunlinc Travel Vouchers*, valued at either the President’s Club or Pacesetter level. The Travel Vouchers can be redeemed with Silversea Cruises for a cruise of your choice for travel between 2022 and 2024. However, cruise bookings must be confirmed by July 31, 2022. In addition to receiving the Sunlinc Travel Vouchers, Qualifiers will also receive a cash component, at either the President’s Club or Pacesetter level.

While we will miss the comradery of our usual Convention, gathering as a group, qualifiers will have the opportunity of a wonderful incentive travel experience.

**Subject to booking conditions.*

Team-members can qualify to attend the Convention 2022 at any one of three [3] levels:

PACESETTERS

PRESIDENT’S CLUB

PRESIDENT’S CLUB LIFETIME MEMBER

**Subject to change based on prevailing circumstances.*

ADVISORS

SAGICOR LIFE INC
SAGICOR LIFE [EASTERN CARIBBEAN] INC
SAGICOR LIFE JAMAICA

QUALIFICATION PERIOD

JANUARY 1, 2020 TO DECEMBER 31, 2021

PERSISTENCY

2-YEAR MINIMUM PERSISTENCY - 90%
 [DURING EACH YEAR OF CONVENTION QUALIFYING PERIOD]

QUALIFYING PRODUCTION

THE PRODUCTION QUALIFICATION FOR THE CONVENTION WILL BE BASED ON NET ANNUALISED COMMISSIONS (NAC) PER THE COMMISSION STATEMENT ON INDIVIDUAL LIFE BUSINESS SETTLED BETWEEN THE PERIOD JANUARY 1, 2020 TO DECEMBER 31, 2021.

ALL BUSINESS SUBMITTED DURING THIS 24-MONTH PERIOD MUST BE SETTLED BY DECEMBER 31, 2021.

100% OF AC ON NEW BUSINESS SETTLED IN GENERAL INSURANCE, INDIVIDUAL HEALTH & MUTUAL FUNDS.

50% OF AC EARNED ON NEW BUSINESS SETTLED IN GROUP LIFE & HEALTH AND GROUP PENSION.

SINGLE PREMIUM BUSINESS WILL BE ACCORDED NAC CREDIT OF 10% OF THE SINGLE PREMIUM AMOUNT.

BUSINESS UNIT & SALES EXECUTIVES

WHERE THE BUSINESS UNIT FAILS TO MEET ITS NEW BUSINESS PRODUCTION OBJECTIVES DURING THE QUALIFYING PERIOD, THE COST OF ATTENDING THE CONVENTION WILL BE BORNE BY THE EXECUTIVE.

THE PRODUCTION OBJECTIVES FOR ADVISORS ARE AS FOLLOWS: -

PACESETTER QUALIFICATION

ALL REGIONS / JURISDICTIONS	US\$	Cases
BARBADOS	85,000	120
EASTERN CARIBBEAN & BELIZE		
JAMAICA* & CAYMAN ISLANDS		
TRINIDAD & TOBAGO** & DUTCH CARIBBEAN		

* USING A FACTOR OF J\$130 TO US\$1

** USING A FACTOR OF TT\$6.75 TO US\$1

NOTE

AN ADVISOR WHO ACHIEVES 80% OF THE CASES OBJECTIVE COMBINED WITH A MINIMUM NAC OF US\$100,000 WILL BE ELIGIBLE TO ATTEND THE CONVENTION AT THE PACESETTER LEVEL. A PCLM WHO QUALIFIES ON THIS BASIS WILL QUALIFY TO ATTEND THE CONVENTION AT THE PRESIDENT'S CLUB LEVEL.

PRESIDENT'S CLUB QUALIFICATION

ALL REGIONS / JURISDICTIONS	US\$	Cases
BARBADOS	105,000	120
EASTERN CARIBBEAN & BELIZE		
JAMAICA* & CAYMAN ISLANDS		
TRINIDAD & TOBAGO** & DUTCH CARIBBEAN		

* USING A FACTOR OF J\$130 TO US\$1

** USING A FACTOR OF TT\$6.75 TO US\$1

PRESIDENT'S CLUB LIFETIME QUALIFICATION [PCLM]

AFTER FIVE [5] CONSECUTIVE QUALIFICATIONS FOR CONVENTION AT THE PRESIDENT'S CLUB LEVEL, A MEMBER WILL AUTOMATICALLY QUALIFY TO ATTEND THE CONVENTION AT THE PRESIDENT'S CLUB LEVEL IF HE/SHE MEETS THE PACESETTER LEVEL QUALIFYING CRITERIA FOR THAT CONVENTION.

PRO-RATA QUALIFICATION

I.	ADVISORS JOINING BETWEEN	FEBRUARY 01, 2020 – JUNE 30, 2020	-	90%
II.	ADVISORS JOINING BETWEEN	JULY 01, 2020 – SEPTEMBER 30, 2020	-	85%
III.	ADVISORS JOINING BETWEEN	OCTOBER 01, 2020 – DECEMBER 31, 2020	-	80%
IV.	ADVISORS JOINING BETWEEN	JANUARY 01, 2021 – DECEMBER 31, 2021	-	75%

NOTE: PRO-RATA QUALIFICATION IS AVAILABLE TO ADVISORS ONLY AND DOES NOT APPLY TO MANAGERS. PRESIDENT'S CLUB QUALIFICATION REQUIRES FULL PRODUCTION AND CANNOT BE PRO-RATED.

UNIT/AGENCY/BRANCH MANAGERS PACESETTER QUALIFICATION

- a) 100% OF UNIT/AGENCY/BRANCH MANAGER'S PRODUCTION COUNTED TO UNIT/AGENCY/BRANCH PRODUCTION.
- b) ELIGIBLE NON-LIFE PRODUCTION (*INDIVIDUAL HEALTH, GENERAL INSURANCE, MUTUAL FUNDS, GROUP LIFE & HEALTH AND GROUP PENSION*) ARE INCLUDED AT THE PERCENTAGES STATED FOR ADVISOR PRODUCTION QUALIFICATION.
- c) AN AVERAGE MINIMUM PERSISTENCY RATE OF 88% DURING THE CONVENTION QUALIFYING PERIOD
- d) SETTLE 110% OF THE UNIT/AGENCY/BRANCH QUOTA DURING THE QUALIFYING PERIOD.
- e) SETTLE A MINIMUM OF 80% OF QUOTA DURING EACH YEAR OF THE QUALIFYING PERIOD

NOTE: UNIT MANAGERS CAN QUALIFY ON THEIR OWN PERSONAL PRODUCTION OVER TWO YEARS AT EITHER PACESETTER OR PRESIDENT'S CLUB LEVEL.

PRESIDENT'S CLUB QUALIFICATION

- a) 100% OF UNIT/AGENCY/BRANCH MANAGER'S PRODUCTION COUNTED TO UNIT/AGENCY/BRANCH PRODUCTION.
- b) ELIGIBLE NON-LIFE PRODUCTION (*INDIVIDUAL HEALTH, GENERAL INSURANCE, MORTGAGES, MUTUAL FUNDS, GROUP LIFE & HEALTH AND GROUP PENSION*) ARE INCLUDED AT THE PERCENTAGES STATED FOR ADVISOR PRODUCTION QUALIFICATION.

- c) A MINIMUM PERSISTENCY RATE OF 88% DURING EACH YEAR OF CONVENTION QUALIFYING PERIOD
- d) SETTLE 125% OF THE UNIT/AGENCY/BRANCH QUOTA DURING THE QUALIFYING PERIOD.
- e) SETTLE A MINIMUM OF 90% OF QUOTA DURING EACH YEAR OF THE QUALIFYING PERIOD

BROKER QUALIFICATION

BROKERS PLACING LIFE AND GENERAL INSURANCE BUSINESS WITH SAGICOR LIFE INC. AND SAGICOR LIFE JAMAICA MAY QUALIFY TO NOMINATE AN EMPLOYEE AND SPOUSE OF THEIR CHOICE TO ATTEND THE CONVENTION AT THE **PACESETTER** LEVEL BY SETTLING 160% OF THE INDIVIDUAL REQUIREMENTS AS LISTED ABOVE AS WELL AS ALL OTHER REQUIREMENTS PERTAINING TO QUALIFICATION FOR THE 2022 CONVENTION, WHILE MAINTAINING A MINIMUM PERSISTENCY RATE OF 90% IN EACH YEAR.

NOTE:

1. THE SETTLED BUSINESS CRITERIA FOR BROKERS IS APPLICABLE PER JURISDICTION AND MAY NOT BE COMBINED TO SATISFY QUALIFICATION REQUIREMENTS.
2. INDIVIDUALS ATTACHED TO SAGICOR INSURANCE BROKERS ARE SUBJECT TO THE SAME QUALIFYING CRITERIA AS ADVISORS ATTACHED TO SAGICOR LIFE JAMAICA.

SAGICOR BANK - PACESETTER QUALIFICATION

CORPORATE BANKING – Team Leaders

Convention Triggers

- PMS Score > 4
- Convention Scorecard ≥ 100%

Winner: Team Leader who scores highest on scorecard once triggers are met.

Convention Scorecard – Corporate Banking Team Leaders		
Metric	Weight (%)	Actual vs. 2 yr. Goal
Team Leader Targets	40%	
Team Leader Fee Targets	20%	
Corporate Cards	20%	
Portfolio NPA Target	20%	
Total	100%	

SAGICOR BANK - PACESETTER QUALIFICATION *cont'd*

CORPORATE BANKING – Lenders

Convention Triggers

- PMS Score > 4
- Convention Scorecard ≥ 100%
- Lenders must achieve at least 90% of targets for 2020 and achieve 100% in 2021

Winner: Lending Officer who scores highest on scorecard once triggers are met.

Convention Scorecard – Corporate Banking Lenders		
Metric	Weight (%)	Actual vs. 2 yr. Goal
Lending Officer Targets	30%	
Lending Officer Fee Targets	20%	
Deposit Growth	30%	
Portfolio NPA Target	20%	
Total	100%	

PERSONAL BANKER [Top 2]

Convention Triggers

- PMS Score > 4
- Gross Loan disbursements 2-yr. > \$200M
- Convention Scorecard ≥ 100%

Winners: Top 2 PBs scoring highest on scorecard once triggers are met.

Convention Scorecard – Personal Bankers		
Metric	Weight (%)	Actual vs. 2 yr. Goal
Credit Disbursements	60%	
# of Approved Credit Cards	30%	
# of Merchants	10%	
Total	100%	

SAGICOR BANK - PACESETTER QUALIFICATION *cont'd*

TOP SME BUSINESS BANKER

Convention Triggers

- PMS Score > 4
- Gross Loan disbursements 2-yr. > \$240M
- Convention Scorecard ≥ 100%

Winner: Top BB who scores highest on BB scorecard once triggers are met.

Convention Scorecard – SME Business Banking		
Metric	Weight (%)	Actual vs. 2 yr. Goal
Credit Disbursements	35%	
Loan Fees	15%	
Net New Deposits	20%	
Corporate Cards Issued	10%	
NPL	10%	
# of Merchants	10%	
Total	100%	

TOP BRANCH MANAGER [1]

Convention Triggers

- PMS Score > 4
- 2 Year Gross Loan disbursements per year > \$550M
- 2 Year Credit Cards Issued by branch per year > 800 cards

Winner: Top Branch Manager who scores highest on BM scorecard, once triggers are met.

Convention Scorecard – Branch Managers		
Metric	Weight (%)	Actual vs. 2 yr. Goal
Credit Disbursements	30%	
Net Liability Growth	25%	
# of Approved Cards	20%	
Service Fees	10%	

# of Merchants	10%	
NPL Per Branch	5%	
Total	100%	

SAGICOR BANK – PRESIDENT’S CLUB QUALIFICATION

WINNERS MUST ACHIEVE 20% ABOVE TARGETS - FEE INCOME & REVENUE.

PRESIDENT’S CLUB LIFETIME QUALIFICATION [PCLM]

AFTER FIVE [5] CONSECUTIVE QUALIFICATIONS FOR CONVENTION AT THE PRESIDENT’S CLUB LEVEL, A MEMBER WILL AUTOMATICALLY QUALIFY TO ATTEND THE CONVENTION AT THE PRESIDENT’S CLUB LEVEL IF HE/SHE MEETS THE PACESETTER LEVEL QUALIFYING CRITERIA FOR THAT CONVENTION.

SAGICOR INVESTMENTS JAMAICA LIMITED

Criteria for selection of Wealth Manager [Sales]:

Awarded to the top Wealth Manager achieving the highest overall \$\$ investment product sales for the 2 years [2020 & 2021] subject to the following minimums (the top two will be accommodated if SI Sales has over 50% of WM exceeding their targets and SI achieves 95% of their budget over 2020 & 2021):

- Achieve minimum of US\$40M
- Achieve minimum of US\$45M
- Qualify at **Pacesetter** level Double
- Qualify for **President’s Club** Double

Criteria for selection of Wealth Advisor [Sales]:

Awarded to the top Wealth Advisor achieving the highest overall \$\$ investment product sales for the 2 years [2020 & 2021] subject to the following minimums (the top two will be accommodated if SI Sales has over 50% of WA exceeding their targets and SI achieves 95% of their budget over 2020 & 2021):

- Achieve minimum of US\$7M
- Achieve minimum of US\$11M
- Qualify at **Pacesetter** level Double
- Qualify for **President’s Club** Double

Criteria for selection of Assistant Vice President (sales):

Awarded to the top AVP whose area meets or exceeds targets by the greatest percentage in investment product sales for the 2 years [2020 & 2021] subject to the following minimums:

- Achieve minimum of 100% of target in US\$
- Achieve minimum of 120% of target in US\$
- Qualify at **Pacesetter** level Double
- Qualify for **President's Club** Double

Criteria for selection of Regional Managers:

Awarded to the Regional Manager whose Region exceeds targets by the greatest percentage in investment product sales for the 2 years [2020 & 2021] subject to the following minimums (these are subject to attainment of :

- Achieve minimum of 100% of target in US\$
- Achieve minimum of 120% of target in US\$
- Qualify at **Pacesetter** level Double
- Qualify for **President's Club** Double

Criteria for selection of Capital Markets:

Awarded to two members of the Capital Markets team given the achievement of fee income targets. The two members would be the Head of the unit and the highest scoring team member based on the two-year appraisal average over the 2 years [2020 & 2021] subject to the following minimums:

- Achieve minimum of US\$7M
- Achieve minimum of US\$10M
- Qualify at **Pacesetter** level Double
- Qualify for **President's Club** Double

Criteria for selection of Stockbroker:

Awarded to the Team member achieving the highest overall Commission/Fees for the 2 years [2020 & 2021] subject to the following minimums:

- Achieve minimum of US\$3M
- Achieve minimum of US\$4M
- Qualify at **Pacesetter** level Double
- Qualify for **President's Club** Double

Criteria for selection of Treasury Head:

Awarded to the Treasury Head achieving target for net interest income for the 2 years [2020 & 2021] subject to the following minimums:

- Achieve minimum NII of US\$28 million
- Achieve minimum NII of US\$32 million
- Qualify at **Pacesetter** level Double
- Qualify for **President's Club** Double

Criteria for selection of Securities Trading Manager:

Awarded to the Team member achieving the highest overall Trading Income for the 2 years [2020 & 2021] subject to the following minimums:

- Achieve minimum of US\$25M
- Achieve minimum of US\$30M
- Qualify at **Pacesetter** level Double
- Qualify for **President's Club** Double

Criteria for selection of Fund Management Manager:

Awarded to the portfolio manager who achieves fees of and funds under Management (FUM excluding Sagicor related parties) for the 2 years [2020 & 2021] subject to the following minimums:

- Achieve minimum of FUM US\$60M and management fees of \$15 million
 - Qualify at **Pacesetter** level double
- Achieve minimum of FUM US\$70M and management fees of \$20 million
 - Qualify for **President's Club** Double

Criteria for selection of Vice President Asset Management:

Awarded to the Manager whose team achieves the highest overall \$\$ new client Funds under Management for the 2 years [2020 & 2021] subject to the following minimums:

- Achieve minimum of US\$60M – Qualify at **Pacesetter** level Single
- Achieve minimum of US\$70M – Qualify for **President's Club** Double

Criteria for selection of SPS Sales Manager

Real Estate Sales Manager must achieve a minimum gross annual commission of US\$2M over 2 years.

- Highest gross annual commission over US \$2M - Qualify at **PaceSetter** level Single
- Gross annual commission of US\$3M or over - Qualify for **President's Club** Double

Criteria for selection of SPS Sales Representative

Sales Representative must achieve a minimum gross annual commission of US\$2M over 2 years.

- Highest gross annual commission over US \$1M - Qualify at **PaceSetter** level Single
- Gross annual commission of US\$2M or over - Qualify for **President's Club** Double

EMPLOYEE BENEFITS DIVISION

2022 Convention Assumptions - EBD

ADVISORS

- Annual Commission Earned (ACE) qualification criteria of \$110,000
- The criteria will be evaluated over the 2 year period leading up to the convention (i.e. $[ACE_{Year 1} + ACE_{Year 2}]/2$)
- Exchange rate of JA\$140:US\$1
- See table below.

Classification	Annual Commission Earned [ACE]	Pacesetter Qualification	President’s Club Qualification
Advisors – EB, ILD or Independent	US\$110,000	100% of ACE	110% of ACE

PORTFOLIO MANAGERS

	Pacesetter Qualification	President’s Club Qualification
Average Annual Growth in Portfolio Value	15%	25%

❖ Transfers within the portfolio (ie between brokers or broker and agent) during the qualifying period will be excluded, ie not reflected as an adjustment in the respective portfolios.

BRANCH MANAGER/DIRECTOR OF SALES

	Pacesetter Qualification	President’s Club Qualification
Settle Branch Annual New API Quota (in each year during qualifying period)	110%	125%
Minimum Conservation Ratio for the Agents Portfolio	95%	95%

❖ For the Conservation criteria:

- Transfers within the portfolio (ie between agents and brokers) during the qualifying period will be excluded from the computation of the conservation rate.
- The criteria will be evaluated each year over the 2 year period.

PENSION NEW BUSINESS

- New Pension Deposits of US\$4,500,000 per annum
- The criteria will be evaluated over the 2 year period leading up to the convention (i.e. $[\text{New Deposits}_{\text{Year 1}} + \text{New Deposits}_{\text{Year 2}}]/2$)
- Exchange rate of JA\$140:US\$1.
- See table below.

Classification	New Pension Deposits [NPD]	Pacesetter Qualification	President's Club Qualification
Advisors – EB, ILD, Independent or Relationship Managers	US\$4,500,000	100% of NPD	110% of NPD

BROKERS

- Annualised Portfolio Value (APV) qualification criteria of \$2,500,000
- The criteria will be evaluated each year over the 2 year period.
- Exchange rate of JA\$140:US\$1.
- The top broker from the President's Club will be selected. In the event that there are no qualifiers for the President's Club, then the top broker from the Pacesetters will be selected.
- See table below.

Classification	Annualised Portfolio Value [APV]	Pacesetter Qualification	President's Club Qualification
Brokers	100% APV > US\$2,500,000	110%	120%

PRESIDENT'S CLUB LIFETIME QUALIFICATION [PCLM]

AFTER FIVE [5] CONSECUTIVE QUALIFICATIONS FOR CONVENTION AT THE PRESIDENT'S CLUB LEVEL, A MEMBER WILL AUTOMATICALLY QUALIFY TO ATTEND THE CONVENTION AT THE PRESIDENT'S CLUB LEVEL IF HE/SHE MEETS THE PACESETTER LEVEL QUALIFYING CRITERIA FOR THAT CONVENTION.

ADMINISTRATIVE STAFF

- **SAGICOR LIFE INC**
 - **Barbados**
 - **Belize**
 - **Dutch Caribbean**
 - **Trinidad & Tobago**
- **SAGICOR LIFE [EASTERN CARIBBEAN] INC**
- **SAGICOR GROUP JAMAICA**
- **SAGICOR LIFE INSURANCE COMPANY**
- **SAGICOR GENERAL INSURANCE**

QUALIFYING PERIOD

JANUARY 01, 2020 - DECEMBER 31, 2021

PACESETTER QUALIFICATION

- EMPLOYEE OF THE YEAR FOR EACH YEAR
- MANAGER OF THE YEAR FOR EACH YEAR

PRESIDENT'S CLUB QUALIFICATION

- SAGICOR GROUP EMPLOYEE OF THE YEAR [SAGICORIAN] 2020 & 2021
- SAGICOR GROUP MANAGER OF THE YEAR [SAGICORIAN] 2020 & 2021

PROPERTY & CASUALTY MANAGERS – CARIBBEAN

PACESETTER QUALIFICATION

- LINES OF BUSINESS HEADS MUST ACHIEVE 5% ABOVE PROFIT TARGETS
- LOSS RATIO MUST BE LOWER THAN PLAN BY 3%

PRESIDENT’S CLUB QUALIFICATION

- LINES OF BUSINESS HEADS MUST ACHIEVE 10% ABOVE PROFIT TARGETS
- LOSS RATIO MUST BE LOWER THAN PLAN BY 3%

PRESIDENT’S CLUB LIFETIME QUALIFICATION

AFTER FIVE [5] CONSECUTIVE QUALIFICATIONS FOR CONVENTION AT THE PRESIDENT’S CLUB LEVEL, A MEMBER WILL AUTOMATICALLY QUALIFY TO ATTEND THE CONVENTION AT THE PRESIDENT’S CLUB LEVEL IF HE/SHE MEETS THE PACESETTER LEVEL QUALIFYING CRITERIA FOR THAT CONVENTION.

ASSET MANAGEMENT

PACESETTER QUALIFICATION

- PORTFOLIO MANAGERS MUST ACHIEVE 10% ABOVE TARGET [FEE INCOME & REVENUE]
[2 individuals contributing highest level of fee income]

PRESIDENT’S CLUB QUALIFICATION

- PORTFOLIO MANAGERS MUST ACHIEVE 20% ABOVE TARGET [FEE INCOME & REVENUE]
[2 individuals contributing highest level of fee income]

PRESIDENT’S CLUB LIFETIME QUALIFICATION

AFTER FIVE [5] CONSECUTIVE QUALIFICATIONS FOR CONVENTION AT THE PRESIDENT’S CLUB LEVEL, A MEMBER WILL AUTOMATICALLY QUALIFY TO ATTEND THE CONVENTION AT THE PRESIDENT’S CLUB LEVEL IF HE/SHE MEETS THE PACESETTER LEVEL QUALIFYING CRITERIA FOR THAT CONVENTION.

CONVENTION RULES

1. Only persons qualifying according to the Sagicor Convention 2022 criteria will be eligible to receive travel vouchers.
2. Qualifiers will be liable for any additional costs resulting from any variation of the official travel voucher and schedule for either the qualifier or the qualifier's travel companion.
3. Any additional costs incurred for transportation, accommodation or meals because of a qualifier's or travel companion's special request will be for the qualifier's account.
4. If for any reason a qualifier is unable to utilize their travel voucher, he or she will not be entitled to an alternative reward.
5. At the time of booking, you will be required to affirm that you will not be, a) travelling against a physician's advice, b) or awaiting medical or surgical treatment at any time during the intended travel dates.
6. At the time of booking qualifiers and travel companions are required to have a valid passport with an expiration date occurring at least six [6] months after the end date of travel.
7. Depending on the passport which you hold, one or more visas may be required for travel to the Convention destination. Sagicor will provide letters to the relevant Embassies/Consulates in support of visa applications on your and on your spouse's/travel companion's behalf. Please note however that Sagicor has no control over whether a visa will be issued to you and/or your spouse/significant other, family member or adult travel companion. A qualifier or travel companion who is unable to obtain the required travel visas will not be entitled to receive an alternative reward.
8. A qualifier or travel companion who, because of being unable to obtain the requisite visa[s], requires special travel routing to the travel destination, shall be responsible for any additional cost incurred relating to that special routing.
9. A qualifier who advises that his/her registered guest is unable to obtain required travel visa[s] after the guest's ticket has been purchased shall either, a) pay for the purchase of a ticket for a substitute guest, or b) forfeit the right to bring a guest to the Convention.

FAQ's

1. When and where can I use my Sunlinc Cruise Travel Voucher?

You can use your Cruise travel vouchers anytime during 2022 to 2024 on any cruise offered by Silversea Cruises to the value of your cruise voucher. Cruise details can be found on Silversea's website at <https://www.silversea.com/>. In addition to the cruise voucher, a cash component of the award will be paid at either the President's Club or Pacesetter level, once all qualifiers and winners are announced and determined. The cash component payment is subject to taxes and will be paid in local currency.

2. Is it possible to extend the validity of my travel voucher?

No – the Vouchers are not valid for travel after December 31, 2024 and cannot be extended to a date after December 31, 2024.

3. Can I take my children on the cruise if they are under 18?

Your choice of travel companion/s is entirely up to you, but will also be contingent on SilverSea travel rules and guidelines.

4. Is there a booking deadline for SilverSea?

No – there is no booking deadline by which you must confirm your travel plans. However, all travel must be completed by December 31, 2024.

5. Will Sagicor pay for my air travel to get to the cruise's port of embarkation?

Sagicor will not be providing flights nor paying for flights. However, Sagicor will provide qualifiers with a cash component at either the President's Club or Pacesetters level to offset travel costs not covered by the Cruise Travel Voucher. These payments are subject to taxes and will be paid in local currency.

6. Is my travel voucher transferable?

No. All travel vouchers will be issued in the name of Sagicor. Sagicor will then allocate the vouchers to the respective qualifiers.

7. If I qualified in 2020, can I travel in 2021?

The qualifying period is from January 1, 2020 to December 31, 2021. Qualifiers and winners will be announced during Q1 2022, after which your travel arrangements can be planned.

8. Where can I find more information on the cruise destinations?

Qualifiers can view details of the cruise destinations offered by Silversea Cruises at <https://www.silversea.com/>.

9. Once I have decided on my choice of cruise and preferred travel dates, how do I book my trip?

Details on how to book your cruise will follow in due course.

END