

# You've Run a Good Race: Now Tell the World!

For more than 35 years, GAMA International has recognized exceptional agency and firm leaders around the world for their commitment to excellence in the financial services industry.

Award qualifiers receive the following acknowledgments and recognition:

- ◆ Official GAMA International award certificate
- ◆ Special offers on personalized recognition frames and plaques
- ◆ Sample press release to publicize your accomplishments to your local community and clients
- ◆ Listing in the July/August recognition issue of the *GAMA International Journal* and on GAMA's Web site
- ◆ Special recognition at LAMP
- ◆ MAA/MFA/MMA Breakfast at LAMP (for MAA/MFA/MMA recipients only).

## Application Deadlines

Feb. 4, 2010 – For recognition at LAMP '10

April 15, 2010 – For recognition in the July/August issue of the *GAMA International Journal*

## How to Use This Awards Booklet

To help you complete the awards application as accurately as possible, please refer to the table below to determine which award you qualify for and which forms you will need to complete. Please make sure that you are applying for the correct award type and distribution style as determined by your company's requirements.

This booklet contains general information about the awards programs (pages 1–3); awards criteria, organized by distribution style (pages 4–6) and by individual award (pages 7–8), and some additional materials that will assist you in meeting award requirements:

- ◆ A table listing eligible production credits is on page 9.
- ◆ Those who need to convert commission levels from non-U.S. currency should consult the international conversion tables on page 10.
- ◆ Only GAMA International members are eligible to participate in this awards program. A GAMA membership application is located on pages 11–12 or at [www.gamaweb.com/membership/joinnow.htm](http://www.gamaweb.com/membership/joinnow.htm).
- ◆ Award plaques and year plates can be ordered through the form on page 13 or online at [www.gama-gear.com](http://www.gama-gear.com).

Field Leaders	GAMA International Awards	2010 Application
LEADERSHIP TEAMS	<b>Leadership Team Award (LTA)</b> Recognizes team's commitment to professional development through participation in GAMA International	<a href="http://www.gamaweb.com/awards/gap/lta_apply_2010.pdf">www.gamaweb.com/awards/gap/lta_apply_2010.pdf</a>
RECRUITING SPECIALISTS	<b>Recruiting Specialist Award (RSA)</b> Recognizes importance of recruiter in agency or firm	<a href="http://www.gamaweb.com/awards/gap/rsa_apply_2010.pdf">www.gamaweb.com/awards/gap/rsa_apply_2010.pdf</a>
FRONTLINE MANAGERS	<b>Frontline Leader Award (FLA)</b> (formerly the Career Development Award) Recognizes frontline or second/middle-line managers (sales or unit managers) in these distribution styles: ◆ Ordinary/Traditional ◆ Multiline	<a href="http://www.gamaweb.com/awards/gap/fla_apply_2010.pdf">www.gamaweb.com/awards/gap/fla_apply_2010.pdf</a>
FIRST-LINE MANAGERS & FRONTLINE MANAGERS	<b>International Management Award (IMA)</b> Recognizes first-line managers (agency or firm heads) and frontline or second/middle-line managers (sales or unit managers) in these distribution styles: ◆ Multiline ◆ Financial Planning ◆ Ordinary/Traditional ◆ Home Service ◆ Midmarket	<a href="http://www.gamaweb.com/awards/gap/ima_apply_2010.pdf">www.gamaweb.com/awards/gap/ima_apply_2010.pdf</a>
FIRST-LINE MANAGERS	<b>Master Agency Award/Master Firm Award (MAA/MFA)</b> Recognizes agency or firm itself for being at top of industry; agency or firm must meet or exceed \$7,600,000 commission level to qualify	<a href="http://www.gamaweb.com/awards/gap/maf_apply_2010.pdf">www.gamaweb.com/awards/gap/maf_apply_2010.pdf</a>
	<b>Master Multiline Award (MMA)</b> Recognizes agency or firm itself for being at top of industry; agency or firm must meet or exceed \$600,000 in gross life and annuity premiums and at least \$10,000,000 in gross property and casualty premiums to qualify	<a href="http://www.gamaweb.com/awards/gap/mma_apply_2010.pdf">www.gamaweb.com/awards/gap/mma_apply_2010.pdf</a>

# About the GAMA International Awards Program

This section contains the general rules and requirements of the 2010 awards program and the answers to some frequently asked questions.

If you don't find the answers you need below, please contact your awards certifier (home office representative) or call the GAMA International Member Services Center at 1-888-275-0091.

## General Rules and Requirements

The criteria below determine eligibility for all GAMA International awards:

- ◆ Leadership Team Award
- ◆ Recruiting Specialist Award
- ◆ Frontline Leader Award
- ◆ International Management Award.
- ◆ Master Agency Award
- ◆ Master Firm Award
- ◆ Master Multiline Award

By applying for a GAMA International award, the applicant certifies that he or she meets all award criteria.

### Applicant Position

Except for the Recruiting Specialist Award, the applicant must be a nonsalaried, commissioned field leader who manages people and activities that generate sales. Applicants for the Frontline Leader Award and the International Management Award must base their applications solely on business produced by their unit, agency or firm while they were in active direction of that unit, agency or firm.

### Application Completion and Submission

All forms will be available online beginning Jan. 1, 2010, at [www.gamaweb.com/awards/gap.htm](http://www.gamaweb.com/awards/gap.htm). These are electronic forms that can be filled out, saved and printed. Please make sure that all submitted applications are legible, complete (including calculations) and signed. In addition to the applicant's signature, all forms must be approved and signed by your home office certifier. GAMA is not responsible for any delays or errors because of incomplete submissions.

Mail your completed application and payment to GAMA International Awards, 2901 Telestar Court, Suite 140, Falls Church, VA 22042. **Only submissions received through the mail will be accepted.** GAMA International will not accept faxed or e-mailed applications.

### Application Deadlines

- ◆ Feb. 4, 2010 For recognition at LAMP '10
- ◆ April 15, 2010 For recognition in the July/August *GAMA International Journal*

### Commission Eligibility

Commissions in excess of 70% of premium are not allowed in fulfillment of the minimum requirement. In cases of disagreement about commissions or agent supervision, an applicant's home office shall make the final decision.

### Commissions From Multiple Companies

Commissions from more than one company may be submitted to fulfill the minimum requirement. Each company must certify the specific amounts of business attributed to it. It is the applicant's responsibility to ensure that the total amount of business submitted equals or exceeds the minimum award requirements. Please make copies of the application for each company to complete.

Total all commissions and enter that information on the original application. Attach additional information and certification to the original and submit. Applications without all of the information totaled on one sheet will be considered incomplete.

### Filing Fees

All applications must be accompanied by payment. We cannot match applications with payments submitted separately. If membership dues and application fees have not been paid, award qualifiers will not be certified, listed in the *GAMA International Journal* or recognized at LAMP.

### GAMA Membership

Each applicant must be an active member of GAMA International in good standing for the calendar year 2010.

Many application forms require your GAMA member ID number. You can find this seven-digit number on your member card or on your *GAMA International Journal* mailing label.

### Home Office Certification

The home office of the applicant's company or companies must certify all applications.

### Notification of Award

All certified qualifiers will be notified in June 2010. Depending on your company's arrangement with GAMA, you will receive your qualifying certificate either directly from GAMA or from your awards certifier. Please clarify this with your company before you submit your application so you will know when to expect your qualifying certificate. A complete list of certified award recipients will be posted at [www.gamaweb.com/awards/gap.htm](http://www.gamaweb.com/awards/gap.htm) in August 2010.

### "Plus" Award Status

To support our partnership with NAIFA and state and local associates, GAMA International will additionally recognize those award recipients who qualify for the 2009 NAIFA Manager's Membership Award with a "Plus" designation (for example, Master Agency Award – Plus). For details on the NAIFA Manager's Membership Award eligibility, please call NAIFA at 1-877-866-2432 or visit [www.naifa.org](http://www.naifa.org). To qualify for "Plus" status, applicants must include a copy of the 2009 Manager's Membership Award certificate issued by NAIFA with the awards application. (Copies cannot be returned.)

## Product Eligibility

The minimum requirements for all commission-based awards must be fulfilled by commissions paid during the 2009 calendar year on the following types of business:

- ◆ Unlimited Credit: Life insurance, annuities, disability income, pensions, accidental death and dismemberment, long-term care, critical illness and endowments
- ◆ Limited Credit: Health insurance, pensions from non-life insurance companies, mutual funds, securities, wrap accounts/asset management accounts and planning fees
- ◆ Property and casualty insurance.

## Recognition Plaques and Frames

A distinguished selection of recognition plaques and frames has been created for the GAMA awards program. Please see the order form on page 13 or at [www.gama-gear.com](http://www.gama-gear.com) and related FAQs on page 3.

## Special Million Dollar Round Table (MDRT) Invitation

2010 International Management Award qualifiers at the Diamond, Platinum, Gold and Silver levels with five or more MDRT associates from their firm attending the 2010 MDRT meeting have the opportunity to accompany them. Please note that attendees must pay the MDRT registration fee and that MDRT reserves the right to limit the number of individuals who attend under this program. Registration forms will be available in February 2010. To request a form, contact Membership Department, Million Dollar Round Table, 325 W. Touhy Ave., Park Ridge, IL 60068. For additional information, call 1-847-692-6378.

## Frequently Asked Questions

### What are the GAMA International Awards?

The GAMA International awards recognize excellence in traditional and contemporary field management throughout the financial services industry. They include the following prestigious awards:

- ◆ Leadership Team Award
- ◆ Recruiting Specialist Award
- ◆ Frontline Leader Award
- ◆ International Management Award.
- ◆ Master Agency Award
- ◆ Master Firm Award
- ◆ Master Multiline Award

### How do I apply?

First, be sure that you have renewed your GAMA membership. Only GAMA members are eligible to apply for the awards. If you have not yet renewed, please call our Member Services Center at 1-888-275-0091 to renew today.

Next, review the General Rules and Requirements (page 1) to be certain that you are taking all of the proper steps to be recognized. Review all of the requirements for each of the awards. Determine which award you are qualified for and follow all instructions on the application.

Make certain that your certification(s) are completed, signed and dated. Mail the application, certification and filing fee to GAMA International Awards, 2901 Telestar Court, Suite 140, Falls Church, VA 22042.

Incomplete applications will be returned. Applications that are returned must be completed and resubmitted to GAMA International by the original deadline dates.

### What are the filing fees?

The following filing fees are required with your application:

- ◆ Recruiting Specialist Award – \$50
- ◆ Frontline Leader Award – \$70
- ◆ Master Agency Award, Master Firm Award, Master Multiline Award — \$220
- ◆ International Management Award – \$110 (if you qualify for the Master Agency, Master Firm or Master Multiline Award, you are automatically entered for the IMA and do not need to submit an IMA application or filing fee)
- ◆ There is no filing fee for the Leadership Team Award.

### How do I receive a copy of the application?

All award applications may be downloaded at [www.gamaweb.com/awards/gap.htm](http://www.gamaweb.com/awards/gap.htm), beginning Jan. 1, 2010; this online copy can be filled out on your computer, printed and saved. If you do not have access to the Internet, we can mail you another copy. Please call the Member Services Center at 1-888-275-0091.

### What if my agency or firm does not have any property and casualty or broker/dealer business?

Property and casualty, noninsurance products and any products other than individual life are not mandatory. Simply total your production without any of these products and leave those portions of the certification form blank.

### If my agency or firm uses more than one company's products, how do I obtain certification?

Photocopy the original certification form and use the copies for as many companies as needed. All certifications must be included with the completed, mailed application. We cannot match certifications and applications that are sent separately to GAMA. (See the rules on commissions from multiple companies and application completion in the General Rules and Requirements section for more details.)

### How does GAMA International establish its criteria for the Frontline Leader Award and the International Management Award in the categories of ordinary/traditional and financial planning?

GAMA International follows the guidelines established by the Million Dollar Round Table (MDRT) in determining eligible production credits.

### **For the International Management Award, how do I handle a gemini agency or firm or co-general agent/manager situation?**

In cases of gemini agencies or co-general agent/manager situations, field office heads may apply jointly if they do not have double the minimum IMA production credits required to file separately for a certain level. When applications are made jointly, one joint award is presented to the applicants.

- ◆ Scenario 1 — Smith and Jones have \$1,800,000 in production credits and want to file for the International Management Award – Platinum. Since they do not have enough production credits to file separately at this level, they opt to file one joint application for the IMA Platinum. (If they filed separately, they would file using \$900,000 for each of them and receive the IMA Silver.) The award is issued to Smith and Jones. They pay \$110 plus \$50 for the extra applicant, for a total application fee of \$160.

If field office heads do have double the minimum IMA production credits required for a certain level, they may opt to file separate applications. In these cases, each applicant is issued his or her own award.

- ◆ Scenario 2 — Smith and Jones have \$3,600,000 in production credits and prefer to get individual awards. Rather than applying for one joint International Management Award – Diamond as in scenario 1, they opt to file two separate applications for the International Management Award – Platinum. Each person, Smith and Jones, receives his or her own award. Since they opted to apply for two awards, they would pay \$110 each, for a total application fee of \$220.

### **If I qualify for the Master Agency Award, Master Firm Award or Master Multiline Award, must I separately apply for the International Management Award?**

No. All Master Agency Award, Master Firm Award and Master Multiline Award qualifiers are automatically certified for the International Management Award and will receive recognition for both awards. You only need to apply for the Master Agency Award, Master Firm Award or Master Multiline Award.

### **Can I apply for both the FLA and the IMA?**

Yes, you may apply for both awards if you meet the criteria for both awards. This requires that you manage at least eight full-time agents, as well as meet minimum commission levels for both awards. To receive both awards, you must apply for each award individually and pay the fee for each award.

### **How do I order a plaque to announce my award?**

Please see the order form on page 13 or at [www.gama-gear.com](http://www.gama-gear.com) and choose the plaque designed for your award.

- ◆ If you order a plaque for the International Management Award or the Frontline Leader Award, choose whether

you would like a single-year plaque for the current year only or a 5- or 10-year plaque to which you can add plates for additional years. If you choose a 5- or 10-year plaque, the plate for the current award year is always included in your order. You do not need to order an additional add-on plate for the current award year.

- ◆ The Leadership Team Award plaque is only available in a 5-year option.

Be sure to list your award level on your plaque order. Check the box if you are a “Plus” award qualifier. List the name as you would like it to appear on the plaque (this could be your name or the agency/firm name, depending on award type and personal preference).

Include a valid e-mail address on your order form so that we may contact you with proofs for approval before engraving.

For more information, please contact GAMA at 1-888-275-0091 or [awards@gamaweb.com](mailto:awards@gamaweb.com).

### **What is an add-on plate? Do I need to order one with my plaque?**

Many plaques are multiyear, with space to attach plates that list additional years in which you qualified for the award. If you are ordering your first plaque and this is the first year in which you qualified for an award, then you do not need to order an add-on year plate. The current year plate is always delivered with the plaque.

If you already have a plaque and wish to order a plate for the current year or you wish to commemorate the achievements of additional years, then you can do this by ordering add-on year plates on the order form on page 13 or at [www.gama-gear.com](http://www.gama-gear.com).

- ◆ For plaques distributed prior to 2008: Select the bronze add-on year plate option, specify the award year and award level and check the appropriate box if you are a “Plus” award qualifier. The bronze add-on year plates attach to your plaque with adhesive tape.
- ◆ For plaques received in 2008–10: Select the silver add-on year plate option, specify the award year and award level and check the appropriate box if you are a “Plus” award qualifier. The silver add-on year plates attach to your plaque magnetically.

Include a valid e-mail address on your order form so that we may contact you with proofs for approval before engraving.

### **Were there any changes to the awards qualification criteria or application process for the 2010 awards?**

- ◆ For 2010, a commission level of \$7,600,000 must be reached in order to qualify for the Master Agency Award and the Master Firm Award.
- ◆ Multiline agencies should use the Master Multiline Award application and qualification criteria.