



Are you ready to join us in Aruba from April 2nd to April 5th, 2006 at the Hyatt Regency Aruba Resort & Casino?

The **three** top-producing brokers will receive two additional nights, March 31st & April 1st.

For more details, check out the attached flyer.

To find out how many points you have towards the Aetna Small Group & Individual 2006 Sales Incentive Trip, contact your local Aetna Sales Manager.

Keep selling and we'll see you in the Caribbean!

Eligibility for participation in this program is conditioned on the Producer's advance written disclosure to customers of the nature of the compensation the producer may be entitled to receive from Aetna. More detail concerning disclosure requirements can be found by accessing our standard producer agreement at <https://www.aetna.com/producers>

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefit coverage include Aetna Health Inc., Aetna Health of Illinois Inc., Aetna Dental Inc., Corporate Health Insurance Company and/or Aetna Life Insurance Company.

Aruba Awaits

Can you picture yourself beachside?

Aetna Small Group & Individual 2006 Sales Incentive Program for the North Central Region

Colorado
Illinois
Indiana
Ohio



Picture this.

A light breeze gently caresses the delicate palm trees as crystal blue water swirls up against the soft powdery sand.

An immediate sense of relaxation and rejuvenation fills the air of this paradise and even the most difficult problems seem to melt away into the warmth of yet another gorgeous tropical day.

Now, picture yourself in the middle of this amazing tropic getaway.

You're right there in the midst of nature's beauty at its finest.

Yeah, life is good.

And it's all courtesy of Aetna.

Destination

Hyatt Regency Aruba Resort and Casino
Sunday, April 2 to
Wednesday, April 5, 2006

Qualifying Dates

February 1, 2005 to January 15, 2006
(group effective dates)

Eligibility

Appointed and licensed Aetna agents located in CO, IL, IN & OH who accumulate a minimum of **175 points*** by selling Aetna Individual & Small Group plans (new sales only).

The three top-producing brokers will receive two additional nights, Friday, March 31st and Saturday, April 1st. (minimum 175 points).

Qualifications

- **1 point** per issued Medical application
- **1 point** per issued Individual (IL and OH only) application
- **1/2 point** per issued application for the following:
 - > Packaged Life/Disability
 - > Dental
 - > Life

Keep selling Aetna for your chance to take a great trip next year on us!

* Combine group and individual points to qualify in IL & OH only

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We want you to knowSM




**Hyatt Regency Aruba
Resort and Casino
Sunday, April 2 to
Wednesday, April 5, 2006**

Sales Incentive Program Guidelines

1. This contest is for new sales only. Groups that convert from an existing Aetna plan to one of the new Small Group platform products are not eligible. Points accumulating for this contest are based on production by TIN. Points from different TINs cannot be combined. E-vendors and Medicare Supplemental applications are not included.
2. Company records determine final winners and final results are subject to management review. This contest is subject to modification at any time and will be administered at the sole discretion of the company.
3. Trips will be awarded to the principals or top producers of qualifying agencies. No substitution, transfer or assignment of trip permitted without advance written approval from Aetna.
4. The trip must be taken on dates stated in this flyer and is for qualifying brokers and their adult guest (over the age of 21). Children are not permitted. Trip includes round trip coach air transportation from the closest major airport to the winner's home using Aetna's travel department, hotel accommodations, airport transfers to and from the hotel on the official trip dates, activities, breakfast and dinner. Trip winner and his/her adult guest are responsible for all required travel documents. Once air transportation has been ticketed, the costs incurred for any changes are at the expense of the individual ticket holder.
5. A maximum of 2 trips per firm will be awarded to each agency. If the agency is one of the top-producing in the region, only one broker in that agency will get the two additional nights at the destination. The agency will need to determine upon notification which broker will represent the firm.
6. If a broker cannot attend for any reason, no substitute trip or cash buy-out will be available.
7. All program participants will receive a 1099 Form for tax purposes.
8. Eligibility for payments under this program are conditioned on Producer's advance disclosure of the nature of compensation programs to customers.



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