

COUNTDOWN TO KILLARNEY!

2011 Business Development Conference for Producers

MAY 10-15, 2011
KILLARNEY, COUNTY KERRY, IRELAND

American General
Life Companies



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enew the American General spirit and experience the enchantment of the Emerald Isle as an elite qualifier for our 2011 Business Development Conference for Producers, to be held at The Europe Hotel & Resort in Killarney, a destination unlike any other.

One of the most luxurious five-star hotels in Ireland, The Europe is set against the backdrop of County Kerry's magnificent McGillicuddy Reeks Mountains which reflect in the shimmering waters of Lough Lein, Killarney's largest lake. The Europe is the perfect venue from which to explore the mystical and unspoiled beauty of Ireland's spectacular South West, including the famed Ring of Kerry, Gap of Dunloe, Dingle Peninsula, Valentia Island and Killarney National Park.

From business meetings designed to inspire high achievement to a slate of activities designed to arouse your curiosity, your Killarney experience will be one you'll cherish for a lifetime. Above all, you'll have the opportunity to renew old friendships, forge new bonds and spend time in the company of your esteemed colleagues sharing ideas for success.

The Lure of Killarney

Killarney in County Kerry is one of Ireland's top travel destinations and well known for its quaint scenery, charming shops, superb restaurants and cosmopolitan appeal. During warm-weather months, lively on-street musical entertainment complements the meandering of visitors and locals alike. Killarney is where art, nature, the modern and the ancient converge.



The three main lakes of Killarney occupy a broad valley stretching south between the mountains and are all part of Killarney's National Park. The Europe Hotel & Resort lies on the shores of the Lower Lake, which is the closest lake to Killarney Town.

Accommodations with a View

The Europe's luxurious guest accommodations are generously sized and offer superb views of the Killarney Lakes, the Killarney Golf & Fishing Club or the lush, meticulous gardens. Spacious balconies allow guests to enjoy the view from the privacy of their quarters. All rooms are well appointed with the expected conveniences modern travelers demand.



Enchanting Activities

At The Europe, guests are uniquely situated to explore the sights, sounds and experiences of Killarney and County Kerry. Enjoy a traditional jaunting car tour of scenic Killarney including a visit to historic Muckross House, where Queen Victoria stayed during her 1861 visit to the area. Tee it up at the Killarney Golf and Fishing Club, site of the 2010 Irish Open, or any number of other classic courses, including Beaufort, Tralee, Ring of Kerry, Waterville or Ballybunion.

Fishing on the lake at The Europe can be arranged from the hotel's private pier, or drop a line for trout and salmon in the River Laune which flows through the estate at sister hotel, Hotel Dunloe Castle. The Europe is famous for its own Austrian Haflinger Ponies which can be seen grazing on the hotel grounds. Guests may enjoy complimentary horseback riding along sheltered bridleways during their stay. Guided treks through the Killarney National Park also can be arranged with Killarney Riding Stables.

Roam through deserted countryside, get off the beaten track and let your imagination loose amongst luscious green hills and heather-coated Kerry mountains. There are many designated walking paths in the area – everything from a hike up Ireland's highest mountain to a gentle stroll through Killarney's National Park.

ESPA in Killarney

The Europe Hotel & Resort is home to ESPA in Killarney, one of Ireland's largest and most luxurious destination spas. Every aspect of this spectacular spa has been designed to provide a genuinely holistic and restorative experience with an emphasis on the magnificent views that are simultaneously breathtaking and calming.

Active Level facilities are complimentary to all guests and include indoor and outdoor vitality pools, Technogym fitness studio and classes, and the unisex Thermal Suite featuring a salt water pool, lifestyle showers, sauna, steam room, ice fountain and relaxation area with loungers.

ESPA at The Europe has created a collection of powerful and highly effective signature treatments that combine traditional European and Eastern Philosophies, releasing tensions and restoring a sense of absolute well being. The expertise of highly qualified therapists, in combination with ESPA products – known for quality, purity and integrity of the natural ingredients – result in a truly personal and luxurious experience.

Celebrate Peak Performance

The insurers of American General Life Companies are committed to earning your business – and rewarding peak performance with a spectacular incentive experience. Renew your commitment by qualifying for Killarney and be our guest for the 2011 Business Development Conference for Producers.

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2011 Business Development Conference for Producers — Qualification Rules

Eligible Participants: Eligibility is limited to individuals contracted at the Producer level and is based solely on the Producer's personally produced business. Agencies contracted as intermediaries (at the NMO, MO, IMO, BGA, RGA and GA levels) are not eligible. Individual producers who have agents contracted beneath them at any point during the Qualification Period are not eligible. **A producer may qualify under the Life Qualification Requirement or the Annuity Qualification Requirement, but not both.**

Qualification Period: January 15, 2010 – December 31, 2010.

Life Qualification Requirement: \$100,000 of Qualifying Premium Credit as defined below, including A&H and annuity production, is the minimum threshold. American General Life Companies, LLC (American General) will invite the top 110 eligible Producers who meet or exceed this requirement. NOTE: A minimum of 15 paid life cases during the qualification period is required.

Qualifying Premium Credit: Qualifying premium credit is earned for personally produced business on products written with American General Life Insurance Company and The United States Life Insurance Company in the City of New York as follows:

- ▶ 100% of paid first-year annualized premium credit on term life
- ▶ 100% of paid first-year annualized premium credit on whole life, including interest-sensitive whole life
- ▶ 100% of paid first-year annualized target premium on fixed and index universal life, including term conversions to fixed and index universal life
- ▶ 100% of paid first-year premium credit on accident & health business
- ▶ 10% of paid first-year premium in excess of target premium on fixed and index universal life, including term conversions to fixed and index universal life
- ▶ 10% of paid first-year premium on annuities – single and flexible premium, immediate and deferred
- ▶ 10% of paid first-year premium on Inheritance Life
- ▶ Maximum total credit for annuity, accident & health and Inheritance Life is \$20,000. No maximum for Long Term Care Insurance.
- ▶ There is no credit on variable universal life

The maximum first-year paid qualifying premium considered per case is \$50,000 (no more than 50 percent of the total qualification can come from any one case).

Credit for split cases will be allocated according to the percentage(s) designated on the application at issue.

Credit Multiplier (Life products only): Qualifying premium credits earned under the Life rules, up to the maximum amount allowed, will be enhanced by a 10% multiplier for all paid sales prior to March 31, 2010. For example: If the total credit earned during this quarter per the above schedule is \$40,000, the multiplier will increase the qualifying credit for the quarter to \$44,000.

Annuity Qualification Requirement: \$2 million of qualifying annuity premium as defined below is the minimum threshold. American General will invite the top 15 eligible Producers who meet or exceed this requirement. A minimum of 5 paid cases during the qualification period is required. No more than 50 percent of the qualification can come from any one case.

Qualifying Premium Credit: Qualifying premium credit is earned for personally produced business on products issued by any American General Life Companies insurer as follows:

- ▶ 100% of paid first-year premium on annuities – single and flexible premium, immediate and deferred

Additional Requirements: A producer may qualify under the Life Qualification Requirement or the Annuity Qualification Requirement, but not both. Only one trip will be awarded per qualifying producer. Qualifying business must remain in force throughout the Qualification Period. Invitations cannot be transferred. Premium lapses occurring during the Qualification Period will be deducted from gross premium credits. All qualifiers must have an active contract on the date of departure in order to attend. Attendance is by invitation only. American General will be the sole authority in determining qualified participants. All decisions pertaining to attendance eligibility, qualifying premium credit, changes to the program, extension of invitations and any issues not covered in these guidelines will be determined solely by American General.

Attendance is limited to the qualifying Producer and a spouse/guest. No substitutions in attendance will be made for qualifiers and no other development meeting or compensation will be provided in lieu of attendance. Travel arrangements, including airfare, reasonable baggage fees, ground transfers, hotel accommodations, meals, program activities and customary tips, will be provided by American General at its sole discretion. Other individual arrangements will be at the qualifier's own expense. American General reserves the right to cancel or change the dates or site without prior notice. In accordance with Internal Revenue Service rules and regulations, proper income tax reports/documents will be filed/issued.