

November 2011

Your Passport to Paradise is Here!

Imagine yourself strolling along a pink sand beach while sapphire blue waves gently lap the shoreline. Prepare to plant your footprints in a place of supreme beauty and serenity – the paradise that is Bermuda! Personal producers with American General could be there in 2013 enjoying sun, fun and fellowship!

American General Life Companies proudly presents the 2013 Business Development Conference for Producers, to be held May 5-9, 2013, in beautiful Bermuda.

Qualifiers for this spectacular event will stay at the Fairmont Southampton Hotel, voted one of the top resorts in the Atlantic by the readers of Condé Nast Traveler in 2009 and 2010. Set on nearly 100 majestic, tropical acres dotted with lush bougainvillea and towering coconut palms, the Fairmont Southampton provides an unparalleled array of amenities designed to satisfy our top performers.

We have high expectations that a trip to Bermuda will provide a powerful incentive for you to recommend American General's quality, competitive products to your clients.

The enclosed qualification rules brochure contains complete details on this spectacular experience. Please read it carefully, then put your sales plan in action and stamp your Passport to Paradise. Keep in mind that ALL paid Life sales made prior to February 14, 2012, will be enhanced by a 10% multiplier! And ALL universal life sales count DOUBLE toward your Bermuda qualification.

As always, thank you for your support of American General. Paradise happens and it could happen to you in 2013. Good selling!

Best regards,



Durr H. Sexton
Senior Vice President
Chief Distribution Officer



Passport to Paradise

2013 Business Development Conference for Producers
THE FAIRMONT SOUTHAMPTON • BERMUDA • MAY 5-9, 2013

American General Life Companies

Paradise only happens once in a great while...

...for American General's elite producers, it will happen in 2013 when we stamp your Passport to Paradise!



Qualify for American General's 2013 Business Development Conference for Producers and discover paradise in the Atlantic at the palatial Fairmont Southampton Hotel in beautiful Bermuda!



Perched atop Bermuda's stunning south shore with miles of pink sand beaches caressed by sapphire blue waves, the Fairmont Southampton Bermuda hotel is the summit of luxury. It was voted one of the top resorts in the Atlantic by the readers of *Condé Nast Traveler* in 2009 and 2010. The spacious guestrooms are richly appointed with marble bathrooms and private balconies offering incredible views of the ocean, the harbor or the golf course.



Set on nearly 100 majestic, tropical acres dotted with lush bougainvillea and

To demonstrate our commitment to earning a greater share of your universal life business, all UL sales will count **DOUBLE** towards your Passport to Paradise qualification.

towering coconut palms, the Fairmont Southampton provides unparalleled amenities throughout the entire property: An 18-hole par-three golf course, the 31,000-square-foot Willow Stream Spa, and some of the island's finest restaurants including the historic Waterlot Inn, winner of the prestigious AAA Four Diamond award. Spend your days relaxing poolside or pull up a chaise lounge at the sprawling oceanfront beach club with an on-site PADI dive center, beachfront

tennis courts and more. Bermuda occupies a mere 21 square miles of land, but it holds enough spectacular attractions to keep you mesmerized during your stay. Magnificent natural wonders in Southampton include Whale Bay, Church Bay, Horseshoe Bay and Riddell's Bay. Explore Whale Bay Fort, Gibbs Hill Lighthouse, the Royal Naval Dockyard or scenic Hamilton with its unique architecture of pastel-color buildings. Venture to the west end of Bermuda with a visit to Somerset Village and Sandy's Parish. Or go east to historic St. George's and travel back in time to the 17th century.

Your Passport to Paradise begins by qualifying for American General's 2013 Business Development Conference for Producers!

Let paradise happen...to you!

American General's 2013 Business Development Conference for Producers May 5-9, 2013 • The Fairmont Southampton, Bermuda

QUALIFICATION RULES

Qualification Period:
November 15, 2011 – February 14, 2013 (15 months)

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 and RGA 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.

Life Qualification Requirement: \$200,000 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 40 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
- 200% 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 and Inheritance Life is \$40,000.

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 February 14, 2012. 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: \$4 million of qualifying annuity premium as defined below is the minimum threshold. American General will invite the top 5 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.

American General
Life Companies

American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, including American General Life Insurance Company and The United States Life Insurance Company in the City of New York.

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