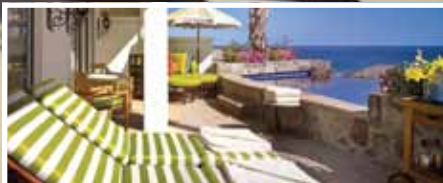




You and your guest will enjoy five days and four nights at The One & Only Palmilla, Los Cabos, Mexico, when you qualify as one of Independent Marketing Group's Top 80 Qualifiers to be invited to attend this exciting conference.



**AMERICAN NATIONAL INSURANCE COMPANY'S
INDEPENDENT MARKETING GROUP
2013 MARKETING CONFERENCE**



AMERICAN NATIONAL INSURANCE COMPANY'S
INDEPENDENT MARKETING GROUP 2013 MARKETING CONFERENCE
PALMILLA, LOS CABOS, MEXICO
Official Qualification Requirements

Conference Dates – May 19 - 23, 2013

Requirements – Limited to the **Top 80 Qualifiers**.

Minimum Qualifications – Conference Credit of \$100,000 and 12 New Cases (General Agent and Agent levels). Cases can be Fixed Life and/or Fixed Annuities. Variable products are not eligible for conference credit in accordance with a ruling by FINRA effective 1-1-99.

Qualification Period – January 1, 2012 through December 31, 2012. Applications must be issued and paid (all issue requirements satisfied) by the final cutoff date of December 31, 2012.

Eligibility – The top 80 licensed representatives of the Company who qualify in accordance with the official requirements are eligible for an invitation to attend. The licensed representative must be contracted and in good standing with the Company at the time the conference is held.

Production Requirement – A minimum of \$100,000 of conference credit is needed to qualify (General Agent and Agent levels - higher contract levels require additional conference credit). Conference credit is based upon the following formula:

- 100% on paid life business up to commissionable target first-year premium and (*except as noted below*) last survivor policies.
- 5% for first-year Single Premium UL.
- Standings are reported on in-force business, and conference credits are not assignable.
- 5% for fixed annuities with a 2012 application date.
- 10% for Universal Life excess.

Case Requirement – A minimum number of 12 new cases (General Agent and Agent levels - higher contract levels require additional cases). These cases may be any combination of fixed life and/or fixed annuity plans.

Persistency Requirement – A minimum life persistency of 80% is required on all business placed during the qualification period and continuing in force through January 31, 2013.

Invitation – Conference attendance is available only to those who qualify, and are invited by the Company to attend. A guest must be accompanied by the qualifier in order to attend the conference and must be **18 years of age or older**.

An individual who qualifies and receives an invitation and who, for any reason, is unable to attend the conference is not entitled to any other compensation, nor may the qualifier substitute in his/her stead any other person.

Expenses – Federal/state income tax incurred as a result of attending the conference is the responsibility of the qualifier. A 1099 in the amount of the "fair market value" of the trip will be issued. It is suggested that participants consult their tax advisor in regard to tax treatment.

American National Insurance Company will provide:

- Air transportation from the nearest major airport to and from the conference destination
- Hotel accommodations
- Specified meals
- Taxes and tips necessary to complete the included portions of the conference
- Expenses for Tour/Activity sponsored by the Company

Any deviation from the conference program is at the qualifier's expense and subject to availability. All additional travel expenses must be paid in full by the participant prior to the conference. The Home Office may, if necessary, amend the rules governing qualification requirements for the 2013 Conference during the qualification period.

Conference qualification may not be available to all representatives. Contact your Marketing Organization for verification.

1-888-501-4043, Option 1

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