

2006 MARKETING CONFERENCE OFFICIAL REQUIREMENTS



Conference Dates – May 10-14, 2006

Requirements – Limited to the Top 100 Qualifiers. 12 Cases (Life and/or Fixed Annuities). Variable products are not eligible for conference credit in accordance with a ruling by the NASD effective 1-1-99.

Minimum Qualifications – Conference Credit of \$100,000 and 12 New Cases (General Agent and Agent level).

Qualification Period – January 1, 2005 through December 31, 2005. Applications must be issued and paid (all issue requirements satisfied) by the final cutoff date of December 31, 2005.

Eligibility – The top 100 licensed representatives 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 Requirements – A minimum of \$100,000 of conference credit is needed to qualify (General Agent and Agent level. 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 fixed annuities with a 2005 application date.
- 5% for first-year Single Premium UL.
- Standings are reported on in-force business, and conference credits are not assignable.
- 10% for Universal Life excess.

Case Requirement – A minimum number of 12 cases is required (General Agent and Agent level). These cases may be any combination of fixed life 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, 2006.

Invitation – Conference attendance is available only to those who qualify, and are invited by the Company to attend. A guest (**18 years of age or older**) must be accompanied by the qualifier in order to attend the conference. 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
- Taxes and tips necessary to complete the included portions of your trip
- Hotel accommodations
- Specified meals
- Tour/Activity expenses paid 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 2006 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.



INDEPENDENT MARKETING GROUP
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