

AMERICO SUMMIT 2006

*Four Seasons Resort
Maui at Wailea*

AMERICO



QUALIFICATIONS

January 1, 2005 – June 30, 2006

Invitations will be considered according to the following production criteria:

Producer:	\$110,000 Summit Credits
IMO:	\$1,000,000 Summit Credits

Life insurance production will be counted at 100% of net, paid, annualized, first-year life premium up to target. Single and excess first-year premiums will be counted at 10%. Lifetime Legacy production will be counted at 20% of the single premium.

Annuity production will be counted at 4% of paid, first-year annuity premium.
(TSAs will be counted at 8% of first-year annualized flow premium.)

Life insurance and annuity production can be combined to meet the production criteria.

Qualifying producers will be considered for an invitation for themselves and a guest. Qualifying IMOs will be considered for an invitation for the principal and a guest. IMOs with Summit Credits of \$1,500,000 or more will qualify to bring two IMO principals and their guests. A principal is someone who has an ownership interest and is active in the management and operations of the IMO. No substitutions will be allowed.

Attendance at the convention shall be by company invitation only. Producers must be in good standing with the company at the time of the Summit in order to attend. You must have a minimum of 15 paid policies and the company reserves the right to withhold an invitation should persistency and placement ratios fall below a minimum acceptable level. Personally controlled business and internal rewrites are not eligible.

The company, at its sole discretion, reserves the right to modify or change any of the qualifications at any time.

Check Agent Cafe at www.americo.com for Summit credit standings.

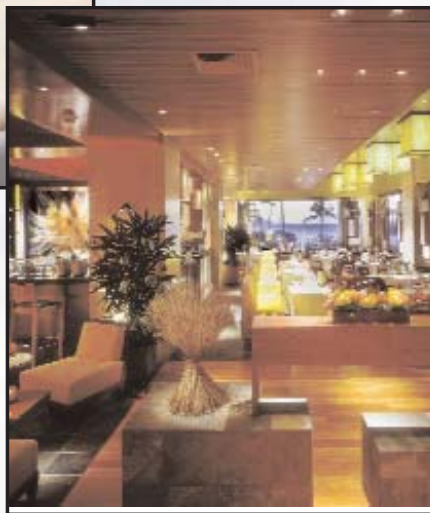


THE FOUR SEASONS RESORT



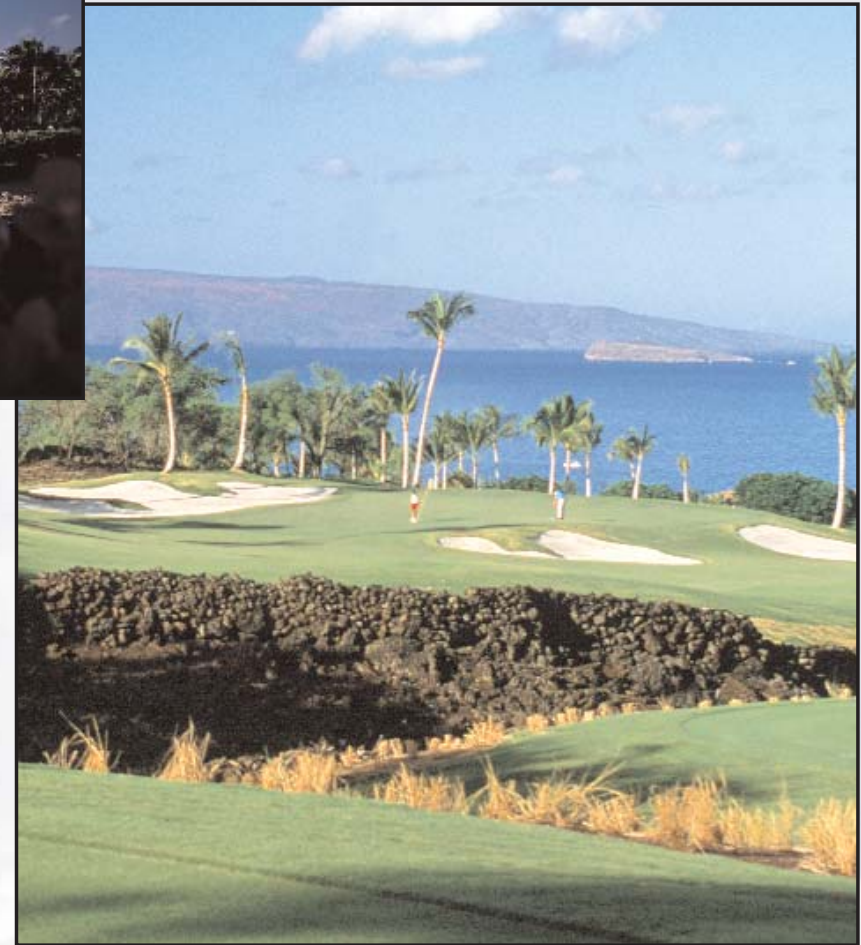
Enjoy one of the world's finest tropical resorts and ever-sunny Wailea at its very best. In your Hawaiian palace on a scenic crescent of white sand beach, flawless Four Seasons service and award-winning cuisine create perfect moments. Expansive rooms and luxuriant gardens promise views of paradise.

Dine at Wolfgang Puck's Spago Restaurant, relax at a poolside cabana, or enjoy a massage in one of the many indoor treatment rooms.





The resort is a stroll from Wailea attractions, including magnificent beaches and five championship golf courses.



MAUI

Come to enjoy the white sand beaches and crystal clear waters. Maui is world renowned for its golf, snorkeling, and surfing. Maui's beaches are unforgettable – like the famous Kaanapali and Wailea – and are ranked among the best beaches in the world.



FOUR SEASONS RESORT
Maui at Wailea

AMERICO

**Americo Financial Life
and Annuity Insurance Company**

300 W. 11th Street
Kansas City, MO 64105



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