



THE
ULTIMATE
NAPA
GETAWAY

MEADOWOOD RESORT • NAPA VALLEY, CA
AUGUST 5 - 8, 2012

2012 Business Development Conference for IMOs, BGAs and IDMs

American General Life Companies

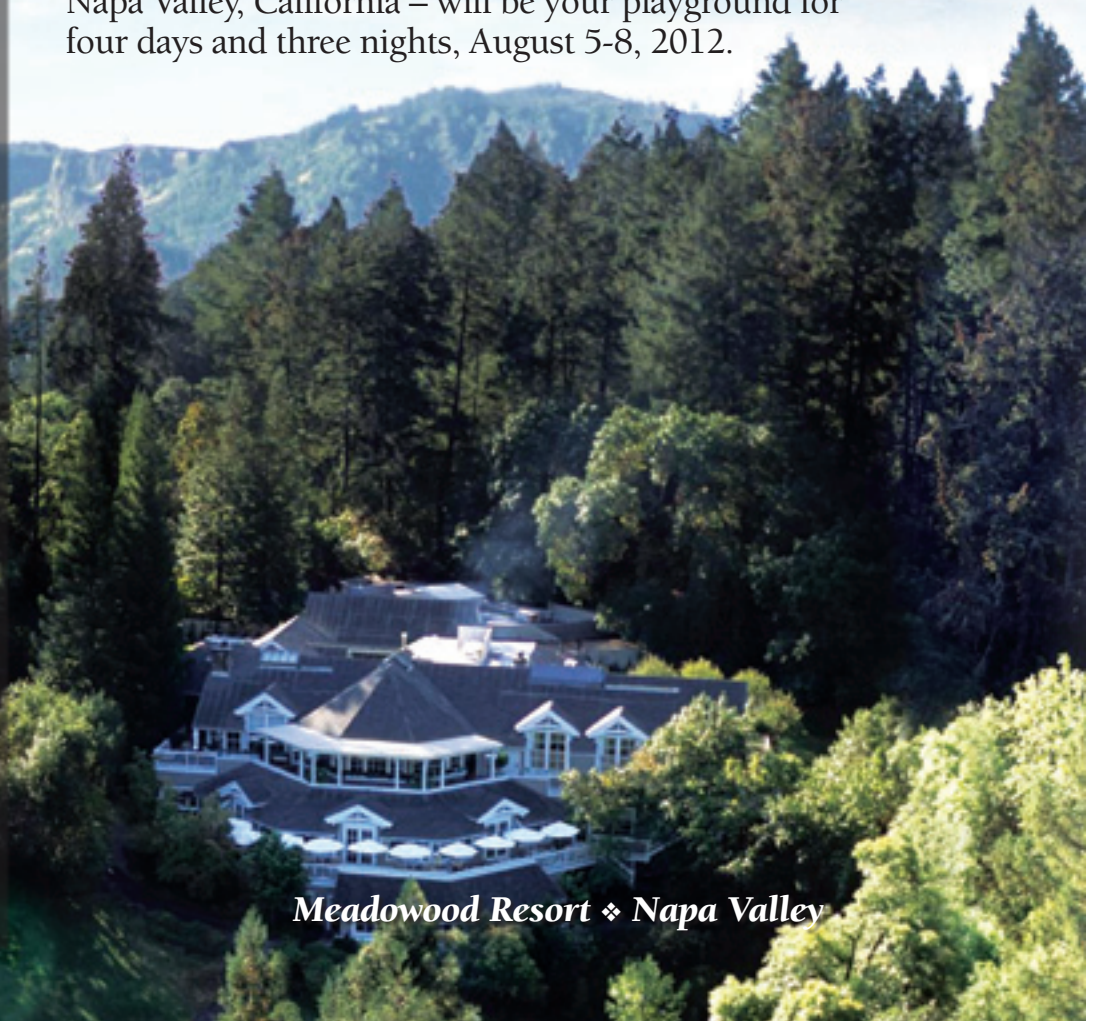


THE ULTIMATE NAPA GETAWAY

Imagine for a moment escaping the day-to-day stresses of running a demanding business, relinquishing your PDA with its appointments and never-ending to-do list to relax, indulge, and be pampered!

The perfect reward for a job well done awaits at the American General's 2012 Business Development Conference for IMOs, BGAs and IDMs.

One of the premier travel destinations in the world – Napa Valley, California – will be your playground for four days and three nights, August 5-8, 2012.



Meadowood Resort ❖ Napa Valley

SEE, TASTE AND EXPERIENCE...

Elite qualifiers for American General's spectacular getaway will stay at the Meadowood Resort, a private 250-acre estate in the heart of the Napa Valley at St. Helena. Meadowood enjoys the distinction as Napa Valley's first luxury resort and offers the region's most robust collection of amenities, activities and services designed to pamper American General's privileged partners.

You'll get the red carpet treatment, everything from customized spa treatments to dining at some of the area's most renowned restaurants. Challenge yourself to a game of golf or just kick back and soak up sun and the beautiful scenery. Breathtaking views abound, from gentle, rolling hills to lush vineyards teeming with the next vintage to colorful hot air balloons soaring overhead.

Grow Your Business with American General

At American General Life Companies, we're doing our utmost to become a true partner to you, your organization and your clients. And we are rewarding peak performance with a spectacular incentive experience. Grow your business and qualify for the 2012 Business Development Conference for IMOs, BGAs and IDMs – the Ultimate Napa Getaway!

To demonstrate our commitment to earning a greater share of your universal life business, all UL sales will count **DOUBLE** towards qualification for the Ultimate Napa Getaway.



EXCLUSIVE WINERY TOURS AND TASTINGS



REVITALIZING SPA TREATMENTS



NAPA VALLEY WINE TRAIN



RENOWNED FINE DINING



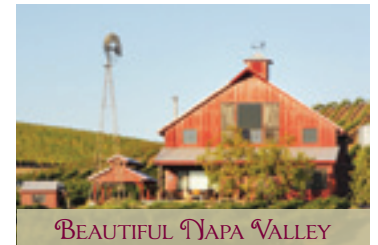
ABOVE IT ALL



PICTURE PERFECT GOLF



EXCLUSIVE SHOPPING



BEAUTIFUL NAPA VALLEY

...ALL THE FINEST NAPA HAS TO OFFER!



2012 Business Development Conference for IMO, BGAs and IDMs Qualification Rules

Qualification Period:

The 12-month qualification period runs from March 15, 2011, through March 15, 2012.

Eligible Participants:

Eligibility is restricted to agencies contracted at the Independent Marketing Organization (IMO), Brokerage General Agency (BGA), and Independent Direct Marketing (IDM) levels. Invitations are for agency principals only and may not be transferred to other individuals. Principal is defined as having ownership in the agency. Only one principal per agency will be invited as outlined below.

Life Qualification Requirement:

The qualification requirement for agency principal and guest is \$750,000 of qualifying premium as defined below. American General Life Companies will extend invitations to the top 60 eligible agencies that meet or exceed this premium requirement.

Qualifying Premium Credit:

Qualifying premium credit is earned on products issued by American General Life and United States Life as follows:

- 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 annualized premium credit on term
- 100% of paid first-year annualized premium credit on whole life, including interest sensitive whole life

- 100% of paid first-year annualized premium credit on Accident & Health
- 10% of paid first-year premium in excess of target premium on fixed and indexed 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 25%

Credit for split cases will be allocated according to the percentage(s) designated on the application at issue. The personal production of the agency principal counts towards agency production.

Annuity Qualification Requirement:

The qualification requirement for agency principal and guest is \$10,000,000 of qualifying annuity premium as defined below. American General will invite the top five eligible IMOs, BGAs or IDMs who meet or exceed this requirement.

Qualifying Premium Credit:

Qualifying premium credit is earned on products issued by American General Life and United States Life as follows:

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

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

Additional Requirements:

Qualifying business must remain in force throughout the qualification period. Premium lapses occurring during this 12-month period will be deducted from gross premium credits. Attendance is by invitation only. All qualifiers must have an active contract on the date of departure in order to attend. American General Life Companies will be the sole authority in determining qualified participants. All decisions pertaining to attendance eligibility, qualifying premium credit, changes to the program and any issues not covered in the preceding guidelines will be determined solely by American General Life Companies.

Attendance is limited to one principal and a spouse/guest per qualifying agency. An agency having more than one principal is required to advise American General Life Companies in writing of the principal that will utilize the qualification credit. No substitutions in attendance may be made for qualifiers and no other trip or compensation will be provided in lieu of attendance. Travel arrangements will be provided by American General Life Companies. Other individual arrangements will be at the qualifier's own expense. American General Life Companies reserves the right to change the dates or site without prior notice. In accordance with Internal Revenue Code (as well as applicable state tax law), the fair market value of the travel award will be reported as income to the invited qualifier.

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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