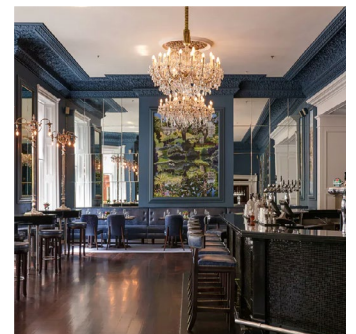



AMERICAN NATIONAL[®]

Life and Annuity Distribution
Marketing Conference

IRELAND 2025



We hope that you will qualify to join us for the
Life and Annuity Distribution - 2025 Marketing Conference!

You and a guest could escape for a wonderful **six day and five night** stay and experience historic site seeing, shopping and entertainment in Dublin where you'll stay at **The Shelbourne**. Also enjoy the beautiful Irish countryside where you'll stay at the **Adare Manor** in Limerick, Ireland.

Please review the Qualification Rules and set your sights on Success. For Agent Use only. Not for distribution or use with consumers.

2025

Life and Annuity Distribution Conference

Conference Dates: May 24-30, 2025

Official Qualification Requirements

Eligibility	The Top 80 Qualifiers. 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.
Qualification Period	January 1, 2024 through December 31, 2024. Applications must be issued and paid (all issue requirements satisfied) by the final cutoff date of December 31, 2024. A minimum life persistency of 80% is required on all business placed during the qualification period and continuing in force through January 31, 2025.
Minimum Qualifications	1. \$125,000+ of Conference Credit <u>AND</u> 2. 12 New Policies Variable products are not eligible for 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) 4% For paid Individual Annuities. 4% For paid Group Annuities. 5% For first-year Single Premium UL. 10% For Universal Life Excess. Standings are reported on in-force business, and conference credits are not assignable. The company reserves the right to amend the annuity conference credit if any Department of Labor restrictions on compensation on qualified annuities sales go into effect.

What to Expect in 2025:

Invitation	Conference attendance is available only to those who qualify and are invited by the Company to attend. The qualifier may bring only one guest. The guest must be accompanied by the qualifier and must be 18 years of age or older 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 will provide: <ul style="list-style-type: none">• Air transportation and transfers from the nearest major airport to and from the conference destination• Taxes and tips necessary to complete the included portions of the conference• Hotel accommodations• Specified meals• Expenses for Tour/Activity sponsored by American National

Important: 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. American National may, if necessary, amend the rules governing qualification requirements for the 2025 Conference during the qualification period.

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

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