

We hope that you will qualify
to join us for the
Independent Marketing Group
Conference 2023!

You and a guest could escape
for a luxurious five days and
four nights at the stunning
One & Only Palmilla,
Cabo San Lucas, Mexico.

Please review the
qualification rules and
set your sights on success.



Independent Marketing Group Conference 2023



INDEPENDENT MARKETING GROUP CONFERENCE: 2023

Conference Dates: May 21-25, 2023

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, 2022 through December 31, 2022. Applications must be issued and paid (all issue requirements satisfied) by the final cutoff date of December 31, 2022. A minimum life persistency of 80% is required on all business placed during the qualification period and continuing in force through January 31, 2023.
Qualifications	<ol style="list-style-type: none">\$100,000+ of Conference Credit <u>AND</u>12 New Cases (General Agent and Agent levels) <p>Variable products are not eligible for conference credit. Conference credit is based upon the following formula:</p> <ul style="list-style-type: none">100% On paid Life business up to commissionable target first-year premium and (except as noted below) last survivor policies.5% For paid Individual Annuities.5% For paid Group Annuities.5% For first-year Single Premium UL.10% For Universal Life Excess. <p>Standings are reported on in-force business, and conference credits are not assignable.</p>

What to Expect in 2023:

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 will provide: <ul style="list-style-type: none">Air transportation and transfers from the nearest major airport to and from the conference destinationTaxes and tips necessary to complete the included portions of the conferenceHotel accommodationsSpecified mealsExpenses 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 2023 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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