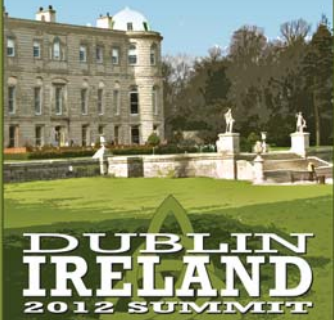




AMERICO



QUALIFICATIONS

Qualification period: January 1, 2011 – June 30, 2012

Summit dates: September 8 - 14, 2012

Invitations will be considered according to the following production criteria:

Agent: \$105,000 Summit Credits

Life insurance production will be counted at 100% of paid annualized first-year life premium up to target.

Single and excess first-year premiums, including Lifetime Legacy, will be counted at 10%. 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 agents will be considered for an invitation for themselves and an adult guest. No children or substitutions will be allowed. Attendance at the convention shall be by company invitation only. Agents must be in good standing with Americo at the time of the Summit in order to attend. You must have a minimum of 15 paid policies during the qualification period. Americo reserves the right to withhold an invitation should persistency and placement ratios fall below a minimum acceptable level. Personally controlled business and internal replacements are not eligible for credit. Americo, at its sole discretion, reserves the right to modify or change any of the qualifications or offering at any time.



Check www.americo.com for current Summit credits.



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