



Kevin Wingert, CEO

Thank you for your support. We are committed to you and we're putting our money where our mouth is with Co-op Marketing:

- \$3 Million qualifies for *Atlantis* and earns you \$16,500 in Co-op.
- \$10 Million qualifies for *Atlantis & Rome*, and earns you \$55,000 in Co-op.

Atlantis, Bahamas



Elite Producer Conference

Production Qualifications:

\$3 Million Paid Qualifying Premium*

Qualifying Period:

Sept. 1, 2009 - Aug. 31, 2010

*AEL Traditional Fixed and Fixed Index production will receive a 1.2% credit. (\$2.5 million needed to qualify on AEL only production.) All MYGA and SPIA production will be credited at .50%.

Founders Group Conference

Production Qualifications:

\$10 Million Paid Qualifying Premium**

Qualifying Period:

Sept. 1, 2009 - Dec. 31, 2010

**AEL Traditional Fixed and Fixed Index production will receive a 1.2% credit. All MYGA and SPIA production will be credited at .50%.



\$10 million qualifies a producer to attend BOTH trips!

Rome, Italy



Additional Rules to Qualify for Incentive Trips:

Trip awards are for contracted American Retirement Systems, LLC agents and their guests. No substitutions will be allowed. Agents must be in good standing to attend the conferences. Trip extensions can be provided. Coordination of all extensions will be handled by American Retirement Systems, LLC's travel agency. Any costs associated with trip extensions are the sole responsibility of the agent. This trip is for ADULTS. Accommodations and all expenses to bring children are the sole responsibility of the agent. All travelers must have a valid passport. American Retirement Systems, LLC holds sole discretion in the handling of issues not outlined in these rules.