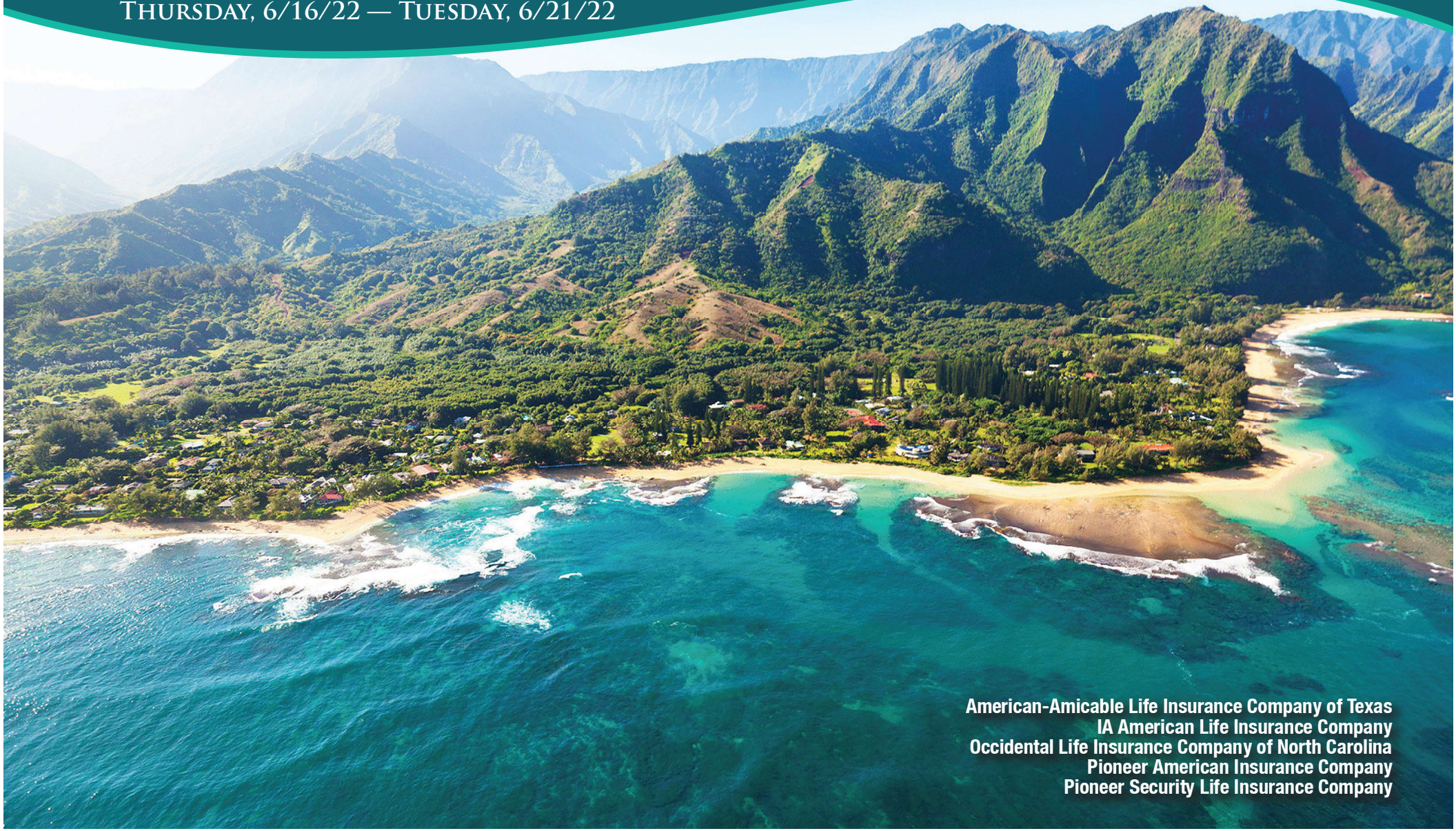


— FAIRMONT ORCHID - LUXURY HOTEL —

Big Island of Hawaii

2022 CONVENTION
THURSDAY, 6/16/22 — TUESDAY, 6/21/22



American-Amicable Life Insurance Company of Texas
IA American Life Insurance Company
Occidental Life Insurance Company of North Carolina
Pioneer American Insurance Company
Pioneer Security Life Insurance Company

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Big Island of Hawaii

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The Hawaii Island, also known as The Big Island, is the most volcanically active of all the Hawaii islands. Covering 4,028 square miles, it is also the youngest and largest of all Hawaiian Islands, twice the size of all the other major islands combined. It boasts some of Hawaii's most varying landscape. Travelers will marvel at the dramatically different temperatures and scenic beauty that span across each diverse area.

If you like beaches, you are in luck. The Island of Hawaii features some of the most picturesque and varied beaches in the world, with amazing white, black, and even green sand beaches. Some of the best beaches are Hapuna and Muana Kea beach, Punalu'u beach featuring black sand and turtles, and Papakōlea with green sand. From beautiful resort beaches, to rugged off-the-path sands that are wild and rewarding, there is much to explore.

The fresh and local produce is at your fingertips throughout the region, whether you're splurging on an elegant beachside dinner, feasting on a kalua pig and poi at a luau, or grabbing a quick al fresco lunch of grilled shrimp and slaw from a food truck. From traditional Hawaiian cuisine to refined New American fare and a variety of Asian cuisines, the choices are as vast as the landscapes.

The Big Island spans 8 out of the world's 13 climate zones and the activities you can enjoy here are almost as distinct. Two of the five volcanoes that created the island are still active, you can snorkel over tropical reefs, enjoy a sunset snowball fight on the summit of Mauna Kea a few hours later, or go on an unforgettable Manta Ray night dive.

QUALIFICATION GUIDELINES

Club "40", which includes the top 25 Producers and the top 15 IMO's and/or General Agents, will receive special recognition and awards.

PRODUCTION QUALIFICATION PERIOD:

JANUARY 1 - DECEMBER 31, 2021

MINIMUM QUALIFICATION:

- PRODUCERS: \$95,000
- IMO/MGAS: \$750,000
- MAXIMUM 2 PRINCIPALS PER IMO (\$750,000 X 2 MAXIMUM)

QUALIFICATION LEVELS:

CLUB 40 - TOP 25 AGENTS AND TOP 15 IMO/MGAS:

- 5 NIGHTS, JUNE 16 - JUNE 21, 2022*

PRODUCERS:

- 4 NIGHTS, JUNE 17 - JUNE 21, 2022*

* ARRIVE HOME 1 DAY AFTER (OVERNIGHT FLIGHT)

Invitations are for qualifier* and one official guest only. Official guests must be 18 or over. Office staff and non-qualifying agents are not eligible to attend as guests of qualifiers. Company is not responsible for making arrangements for anyone other than qualifiers and one adult guest to include: rooms, air, transfers or activities. No extra guests or anyone under 18 years of age are permitted to attend Company functions.

Company will make transfer arrangements, room reservations and activity arrangements on designated dates only.**

* Attendance is by Company invitation only and qualification is based on annualized first year net issued and delivered life insurance premiums during the qualification period and is credited at 100% except for Single Premium Whole Life which is credited at 10% (No credit will be given for Annuity Policies or Annuity Riders). Qualifiers must meet persistency and placement requirements. Current Persistency must be 80% or higher, 13th month persistency must be 60% or higher and placement rate must be 70% or higher. Invitations are not transferable and may not be redeemed in cash. Invitees must be in good standing with the Company, duly licensed and appointed with an American-Amicable Group Company, producing and submitting a normal amount of business at the time of convention in order to receive an invitation. The Company reserves the right to withhold an invitation.

** The Company reserves the right to charge a qualifier's account, due to late cancellation or failure to attend, for actual expenses incurred by the Company on behalf of either the qualifier and/or their official guest, to include but not limited to airfare, hotels, transfers, activities, and functions.