



## Details and Rules

### Award Qualification

This program is based on your personal production of at least \$150,000 in qualifying premium on BenchMark 500<sup>SM</sup> SE fixed index annuities issued by American National Insurance Company.

- LOAs are not eligible.

### Incentive Award Payment

The writing agent on qualifying premium, as noted in the “Qualifying Premium” section below, receives from Legacy:

- A \$1,000 gift card for each \$150,000 in cumulative qualifying premium. Partial awards will not be given for premium below each \$150,000 threshold.

### Qualifying Premium

- Personal production premium on applications received from **January 4, 2010, through March 31, 2010, and paid by May 14, 2010.**
- Applies only to BenchMark 500<sup>SM</sup> SE fixed index annuities issued by American National Insurance Company and distributed by Legacy.
- Premium on same-company transfers made by exchange, surrender, partial withdrawal, or penalty-free withdrawal will not be included.
- Premium on transfers between carriers that distribute products through Legacy may be excluded.
- Commission chargebacks will be deducted from qualifying premium.
- Should the insurance carrier cancel an annuity contract, resulting in a chargeback, the amount of premium charged back will be deducted from qualifying premium.

### Program Guidelines

- Gift cards will be distributed within 30 days after the program is finished (May 14, 2010).
- The value of the award will be reported as income earned on a 1099 in the year distributed. We recommend that you consult a tax adviser regarding any tax ramifications, as they apply to you.
- Awards are given to the Producer number(s) designated on the annuity application.
- Awards are nontransferable, and no cash or alternate prize will be awarded.
- All Producers receiving an award must be licensed, appointed, contracted, in good standing, and have no debit balances or other monies owed to Legacy to receive the award due.
- This promotion is offered solely by Legacy Marketing Group®, and Legacy, at its sole discretion, reserves the right to determine participant eligibility and final payment of awards and to revise the guidelines as needed, effective upon notice to participants via LegacyNet®.

Please contact a Legacy Relationship Manager if you have any additional questions, 888-245-6976, or visit [www.legacy.net](http://www.legacy.net).

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