



To: MGA Partners and Producers
From: Mark Konen,
President, Insurance and Retirement Solutions
Date: April 26, 2010

We are pleased to confirm the sites, dates and qualification requirements for our 2011 MGA Convention meeting.

Rose Hall, Jamaica

For Convention, we will visit Rose Hall, Jamaica June 10-14, 2011. We will be staying at The Ritz-Carlton Golf & Spa Resort, Jamaica's only AAA Five Diamond hotel. From its idyllic setting on a private Jamaican beach to its location on the edge of the island's lush interior, this prestigious resort delivers on its promise to provide the ultimate respite.

Famed for its casual tropical lifestyle, The Ritz-Carlton Golf & Spa Resort, Rose Hall, www.ritzcarlton.com, is the pinnacle of properties for those seeking the utmost in service, amenities and sensational surroundings. It is located on 5,000 lush acres in Jamaica's Rose Hall plantation. Amidst the glory of Rose Hall is the exquisite 18-hole White Witch Golf Course, which was designed by prominent architect Robert von Hagge. The resort also features horseback riding, hiking, tennis, sailing, scuba diving and a host of other water sports.

As part of the Convention program, we will offer a full schedule of in-depth training and peer review of current issues and challenges in the financial sector with a focus on the insurance industry. Your ticket to Jamaica is included with qualification for the 2011 PREMIER PARTNERS® Program at the Silver level or higher.

2010 Convention Net PAP-R* Qualification Requirements

<u>Producer</u>	<u>RSM/ASM</u>	<u>MGA</u>
\$165,000	\$1 million	\$2.50 million

Please be aware that those who qualify for Summit will have the option of attending either Summit or an upgraded Convention, not both. Attendance at Convention is by invitation only and is non-transferable.

Above all, thank you for your business and our best wishes to you and your family for a continued successful 2010!

- Lincoln Financial Group is committed to prudently managing business activities and expenses. As a result of streamlined budgets, we have significantly reduced the number of events we are involved in. Even so, we intend to continue to support a modified schedule of incentive meetings that aim to reward excellence and performance. Lincoln has chosen to support the MGA Convention and MGA Summit as part of our calendar of incentive meetings next year to recognize those producers who routinely give Lincoln the opportunity to earn their clients' business. The company is confident that these meetings will result in tangible progress toward our corporate goals and contribute to the company's continued strength and stability.

*For purposes of Convention and Summit qualification, New York business is excluded from net PAP-R. Producers who are affiliated with an outside broker dealer or who are not registered representatives must qualify for Convention and Summit based on fixed life, Lincoln *MoneyGuard*[®] and fixed annuity net PAP-R only. All business must be placed in force during our qualification period from January 1, 2010 through December 31, 2010. Please see the 2010 MGA PREMIER PARTNERS program brochure for the definition of net PAP-R.

New producers who are appointed after April 1, 2010 can qualify for the 2011 Convention with \$110,000 of net PAP-R* between April 1 and December 31, 2010. Producers who meet the requirements to be a Senior Agent can qualify for the 2011 Convention with a reduced amount. Please contact your Lincoln representative for more details.

Two separate companies issue Lincoln life insurance and annuity products: The Lincoln National Life Insurance Company, Fort Wayne, IN and for policies sold in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY.

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